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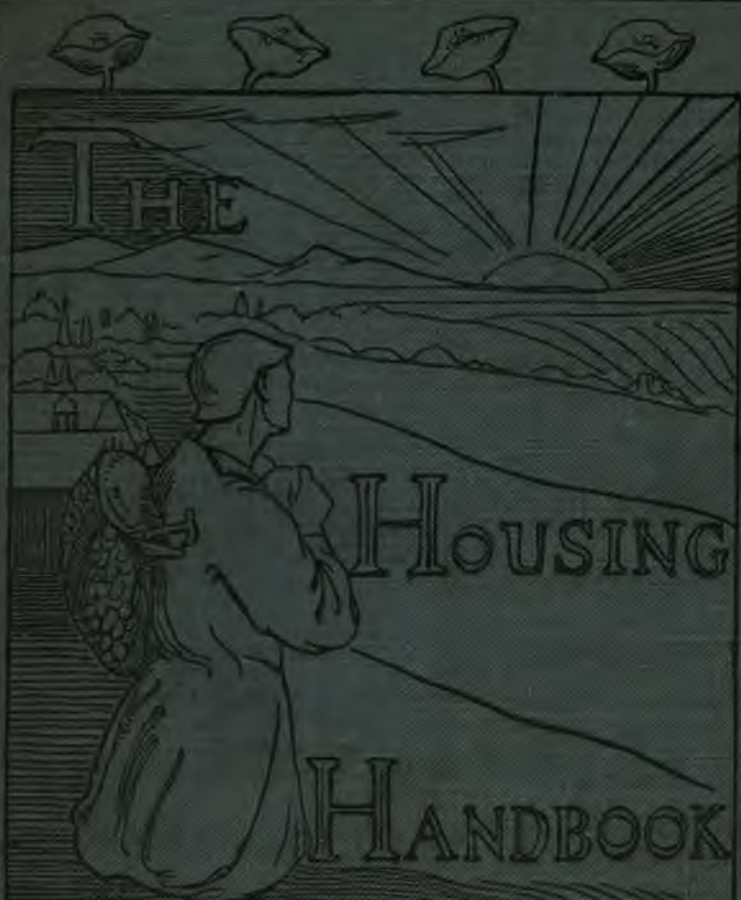
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THE HOUSING HANDBOOK.

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Author of "Housing of the Working Classes," and "Richmond Official Housing Report."

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INTRODUCTION.

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The experience of the past twelve years, spent in promoting or assisting in the promotion of a number of housing schemes in various parts of the country, has convinced the writer of the need for some such convenient collection of facts and figures dealing with the practical side of the housing question as that which it has been attempted to embody in this book.

It has not been an easy matter to get reliable particulars in every case, but in the main the substantial facts and figures have either been abstracted from official returns or supplied by the kindness of the officers of the various bodies concerned. It is impossible that there should be no inaccuracies, but it is believed they will not be found of such a nature or extent as to modify in any material degree the various conclusions arrived at. Corrections from any source whatever will be gratefully welcomed, and an endeavour will also be made from time to time to keep the various returns and statements up-to-date, so far as they have any bearing on the actual practical work of housing. In nearly every case the writer has had the advantage of personally inspecting the various dwellings described, and in many instances, especially in connection with recent work under Part III, has been consulted by the various authorities in the preparation of the schemes.

The King and the Housing of the Working Classes.

Most of the work described has been done under the Public Health and Housing Acts, which, to a great extent, took their present form as an outcome of the Royal Commission, appointed on March 4th, 1884, to enquire into the Housing of the Working Classes in the United Kingdom.

His Majesty King Edward VII (then Prince of Wales) was a sympathetic and keenly interested member of this Commission, the meetings of which he regularly and constantly attended. Since that time his earnestness in the cause of housing reform has been repeatedly manifested, and much as he has laboured to alleviate the sufferings of the victims of broken health and disease by encouraging the provision and support of hospital accommodation everywhere, he has been equally anxious to assist measures for the prevention of such sickness and disease by giving his royal countenance to the efforts of the various municipalities in the direction of providing more and better dwellings for the masses of the people. The cottages on his Majesty's Norfolk estate at Sandringham, although erected some years ago, are themselves models of what workmen's cottages should be, and as in recent visits to London County Council Dwellings on the Boundary Street Area and the Millbank Estate, both the King and Queen have shewn an interest,

not only in the broader aspects of the work, but also in those matters of detail which lie at the root of success in every housing scheme. The Commission above referred to reported to Parliament in 1885, and several legislative enactments, including the Housing of the Working Classes Act, 1890, were direct results of its labours.

Although the legislative outcome of the Report was wholly meagre and inadequate, it is a tribute to the thoroughness and ability with which the Commissioners performed their task that nearly all the practical housing work of the past twelve years has been successful in proportion to the extent to which the *spirit* of the recommendations of the Commissioners has been embodied in the legislation under which action has been taken. It is not surprising, therefore, to find that ~~most of~~ the reforms advocated by those engaged in carrying out schemes for better housing bear a striking resemblance to those which were contained in the recommendations of the Royal Commission of 1885.

To shew how nearly this is the case it is only necessary to compare the appended summary of the recommendations of the Commission with the various suggestions for legislative and administrative reform mentioned in the following pages in connection with municipal and other housing schemes. It will then be clearly seen that if full effect be given to these recommendations in a bold and generous spirit, an enormous step forward will be taken, and full scope will be afforded to those energies, municipal and otherwise, which have in the past done their best with cumbrous and shackled machinery, but which cannot do effective work on a comprehensive scale until greater facilities for and incentives to action are afforded by the public and by Parliament. The recommendations may be broadly arranged as follows.

The paragraphs in small type give as nearly as practicable the actual words of the Report of the Commission.

Recommendations of the Royal Commission of 1885.

(1) It should be declared by statute to be the duty of the local authority to put in force such powers as they are by law entrusted with, so as to ensure that *no premises shall be allowed to exist in an insanitary state.*

(2) More efficient supervision and inspection of the sanitary conditions of the people's dwellings.

(a) Medical Officers of Health should reside in their districts, or within a mile of the boundaries, and should devote their whole time to their official duties.

(b) The staff of Sanitary Inspectors should be increased, and in all cases the selection of persons acquainted with the principles of sanitation and of building construction should be required.

(c) With the view of bringing specially under public attention the sanitary condition of the different parts of the Metropolis . . . the Secretary of State should be empowered to appoint one or more competent persons for the purpose of enquiring as to the immediate sanitary requirements of each district . . . and the report of the results of such enquiries should be transmitted to the local authorities, and should also be laid before Parliament.

(3) Reform of local administration, especially as regards London government.

As the remedies which legislation has provided for sanitary evils have been so imperfectly applied in the Metropolis, and as this failure has been due to the negligence in many cases of the existing local authorities, it does not appear that more satisfactory action on their part can be secured without reform in the local administration of London. (This recommendation has been given effect to by recent legislation, but in spirit it is still applicable to some municipalities).

(4) General adoption of Byelaws.

The Vestries and District Boards which have not already made and enforced byelaws should proceed to do so, although it is not likely that in all cases such action will be taken until the people shew a more active interest in the management of their local affairs.

(5) Consolidation and amendment of the Public Health (London) Acts and the Housing Acts [These have been effected to a considerable extent by the Public Health (London) Act, 1891, Public Health (Amendment) Act, 1890, and the Housing of the Working Classes Act, 1890, but the municipalities are asking for more simple procedure and far more effective powers. See Chapter XX].

(6) Local authorities should have greater facilities for the erection of workmen's dwellings. (Facilities have, of course, been increased by the Act of 1890, but they are in many respects inadequate. See Chapter XIII).

(7) Rating of vacant sites on 4 per cent. of their selling value. (See page 264).

(8) Compulsory powers to purchase land for new dwellings under the Housing Acts should be given to the local authority. (The powers given by the Act of 1890 are better than nothing, but they are far too cumbrous, costly, and inequitable to meet the needs of the case. See Chapter XX).

(9) Reduction of compensation for land acquired under Housing Acts.

In a purchase by a local authority of land in an unhealthy area for what are recognised by the legislature to be great public purposes, they ought to be entitled to purchase upon terms that will secure the *fair market value and no more* to the owners of the property, and in future legislation stronger words should be used.

(10) Cheap Government loans for municipal housing schemes.

The State should lend at the lowest rate possible without loss to the national exchequer; the term of repayment should be prolonged; the method of repayment by annuity should be re-adopted.

(Mr. Torrens proposed that half the annual balance from the Savings Bank Fund should be lent for housing purposes at a rate equal to 2½ per cent., plus a charge for administration and sinking fund).

(11) The sites occupied by Metropolitan prisons should be appropriated for the erection of working-class dwellings.

(It is gratifying to record the fact that His Majesty King Edward VII has quite recently—February, 1903—signalled the successful carrying out of this recommendation by a royal visit to the London County Council dwellings erected on the site of Millbank Prison).

(12) The water supply should, as a general rule, be in the hands of the local authority.

(13) Replacement of accommodation destroyed by railway companies, etc.

Railway companies in the case of demolition of house property should be required to provide new accommodation for the *number of persons* previously residing in the houses demolished, and be precluded from using the dwellings so substituted for any other purpose without the consent of the local authority. It should also be arranged that displacement and rebuilding should be as nearly as possible simultaneous.

(14) Cheap transit to the "grass lands."

It is important to favour in every way facilities of transit between the great centres of industry *and the outlying districts*.

(15) Government to initiate the provision of workmen's cheap trains.

That the Board of Trade should themselves initiate communication with the London Trades Council and other representative bodies, and should secure to the working classes the full benefit to which they are entitled under the Act of 1883 as to houses as well as in other respects.

(16) There should be a simple power by civil procedure for the recovery of damages against owners or holders of property by those who have suffered injury or loss by their neglect or default in sanitary matters.

(17) Facilities should be provided for enabling workmen to acquire their own dwellings on the rent-purchase system.

(18) Cheaper land transfer.

The Commissioners have received evidence which shewed that the reduction of the legal expenses in connection with the transfer of land would greatly strengthen societies which have been founded to enable workmen to become purchasers of dwellings.

(19) Small holdings to be encouraged.

Every encouragement should be given to the possession of land for the purposes of cultivation by the labourers in the agricultural districts.

(20) Minor reforms, which have been embodied in subsequent legislation dealing with van dwellings, hop-pickers' lodgings, cellar dwellings, erection of mortuaries, and the application of trust funds and entailed land for housing purposes on the best terms.

It has often been erroneously stated that the recommendations of the Commissioners have all been practically carried out in subsequent Acts of Parliament. Nominally this may be so in most cases, but what is wanted above everything else is that legislation should be so direct and simple in procedure as to **effectively** fulfil the recommendations above referred to, especially as regards cheaper *suburban* transit, cheaper sites, cheaper money, and the facilitation of the erection of cheap buildings by local authorities. It is hoped that a study of the following chapters will strengthen this conviction in the minds of the readers.

Urgent Administrative Measures.

The first duty of every local authority should be to ascertain exactly what is the deficiency of healthy accommodation in each district. In London this might well be done with the assistance and on the initiative of the central government if necessary.

In any case it is claimed that the many local authorities that have ventured to take action under the Housing Acts should be speedily freed from the "shackles" which have prevented even the best and most active of them from doing their work in as effective a manner and to as great an extent as they and their constituents would desire. Speaking generally, they are doing their best under existing conditions, although there is one important and immediately necessary step of the highest value, which, up to now, none of them have as yet taken on anything like an adequate scale. They have failed to buy those large areas of agricultural land on their outskirts, which in the near future, with the development of cheap transit, will be quickly covered with dwellings, and which they are empowered to buy and hold under the Housing Act of 1900. (See pages 36 and 251-253). This is all the more imperative because now, more than ever, the trend of opinion is in the direction of relieving central congestion by facilitating and encouraging building outside populous districts.

Lord Rosebery, who, perhaps more than any other English statesman, represents the middle or, as some prefer to call it, the national view of social politics, is very strong on this point. Speaking with approval of the efforts made to rehouse the working classes under Part II of the Housing of the Working Classes Act, he said, at the opening of the Shoreditch municipal dwellings :—

"I think one of the most important works you or any other local authority can have undertaken is the business of the housing of the working classes. . . . But you will have to take far larger measures than this if you wish to deal with the problem in any satisfactory manner. . . . **You ought to be able to house a great part of the working population of London more healthfully and more economically in the country near London.**"

Non-party Reforms ripe for Parliamentary Action.

A number of other suggestions will be found in the pages which follow, but while bearing in mind that there is no Morrison's Pill to cure the evils of bad housing, it may be well to single out here those reforms which are most widely in favour, and which have found such a large measure of support among all political parties as to be considered of a non-party character, and therefore likely to be accepted by any Parliament under any ministry, provided the force of public opinion insists upon real rather than nominal housing reform. These proposals are :—

- (1) Simplification of procedure in sanitary and housing law.
- (2) Cheaper acquisition of slum areas.
- (3) Government loans—say of Savings Bank Funds—at a low rate of interest.
- (4) Longer periods for repayment of loans on the Annuity System.
- (5) Effective enforcement of rehousing and transit obligations on railway companies.
- (6) Rating of vacant sites on their capital value.

Endorsed as they have been by a Royal Commission, by the vast majority of the municipalities, both Conservative and Liberal, and by prominent sanitarians of all shades of opinion, it is not unreasonable to expect that they will, by virtually common consent, soon be embodied in the law of the land. They will not prevent more drastic measures being taken later on, but they will tend to induce municipalities to take action in districts where much-needed reforms are now held back owing to fear of unnecessary expense, which must arise under present conditions.

Apologies and Acknowledgments.

In conclusion, it is hoped that every allowance will be made for any mistakes, either in matter or manner, which may require correction in the following pages. The work has had to be done in the spare moments of a busy life, spent rather in promoting actual schemes for housing reform than in activities of even a semi-literary character. If exception be taken to the mass of figures and dry legal or technical detail, it must be pleaded in extenuation that experience has demonstrated again and again the need for more intimate acquaintance with these material considerations.

The process of compiling and compressing such parts of the matter herein contained has not been by any means a light task, as it has certainly not been exhilarating. The labour has, however, been lightened by the numerous and kindly acts of assistance from all quarters. It has been found necessary to appeal for information and assistance to so many, that it is impossible to thank even a tithe of them individually, but in addition to acknowledgments made in the respective chapters, the writer's hearty thanks are tendered to Mr. Robert Donald, Editor of the *Municipal Journal*; to Mr. George Cadbury, of Bournville; Mr. Lever, the founder of Sunlight Village; Mr. C. Corbett, M.P.; Mr. E. D. Till, of Eynsford; the various Co-operative Societies and Associations referred to; the Editor of *Country Life*; the Editor of *The Builder*; the Glasgow Workmen's Dwellings Company; the officers of the Richmond and other Corporations; with all others who have so kindly furnished information and given permission to reproduce the various illustrations.

The writer also trusts that those from whose works he has taken the liberty to quote at various times, and whom he now thanks, will not think that he has abused the privilege. Finally, he desires to acknowledge his indebtedness to the authors of the books mentioned in the list which follows, for the great assistance their excellent works have been to him, not only in connection with these pages, but also, and to an even greater extent, in dealing with practical housing work from time to time.

W. THOMPSON.

RICHMOND, SURREY,

February, 1903.

SOME USEFUL HOUSING BOOKS.

The following books may be studied with advantage by all housing reformers :—

LEGAL.

- Lumley's Public Health Acts, by Macmorran and Lushington. (67/6 ; Shaw, London).
Knight's "Annotated Model Byelaws of the Local Government Board." (10/6 ; Knight, London).
Allan's "The Housing of the Working Classes Acts." (7/6 ; Butterworth, London).

SANITARY.

- Willoughby's "Health Officer's Pocket Book." (7/6 ; Lockwood, London).
Taylor's "The Sanitary Inspector's Handbook." (5/- ; Lewis, 136, Gower Street, W.C.)

OFFICIAL.

- Eighth Special Report of the U.S.A. Commissioner of Labour (Housing of the Working Classes)—Washington.
"The Housing Question in London," by C. T. Stewart, late Clerk to the London County Council. (P. S. King & Son, London).
Nottingham Housing Report, by A. M. Brown, M.I.C.E.
Liverpool : Report of the Deputation of the Housing Committee, 1901 (Austin Taylor, Esq., J.P., Chairman).
Manchester : Report on the Housing of the Working Classes, by the Sanitary Committee (Ald. Walton Smith, Chairman).

GENERAL.

- "No Room to Live," by George Haw. (2/6 ; Wells, Gardner, Darton & Co., 3, Paternoster Buildings, E.C.)
"Britain's Homes," by George Haw. (2/6 ; Clarion Press, 72, Fleet Street, E.C.)
"Rural Hygiene," by G. V. Poore, M.D. (6/6 ; Longman's, London).
"Housing of the Working Classes," by Bowmaker. (2/6 ; Methuen, London).
"Public Health and Housing," by J. F. J. Sykes, M.D. (6/- ; P. S. King and Son, London).
"The Cottage Homes of England," by W. Walter Crotch. (2/- ; P. S. King and Son, London).

USEFUL PAMPHLETS ON THE HOUSING QUESTION.

- Fabian Tract No. 76 : "Houses for the People." (1d. ; Fabian Society, 3, Clement's Inn, Strand, W.C.)
"Better Homes for the Workers," by H. R. Aldridge. (1d. ; 432, West Strand, W.C.)

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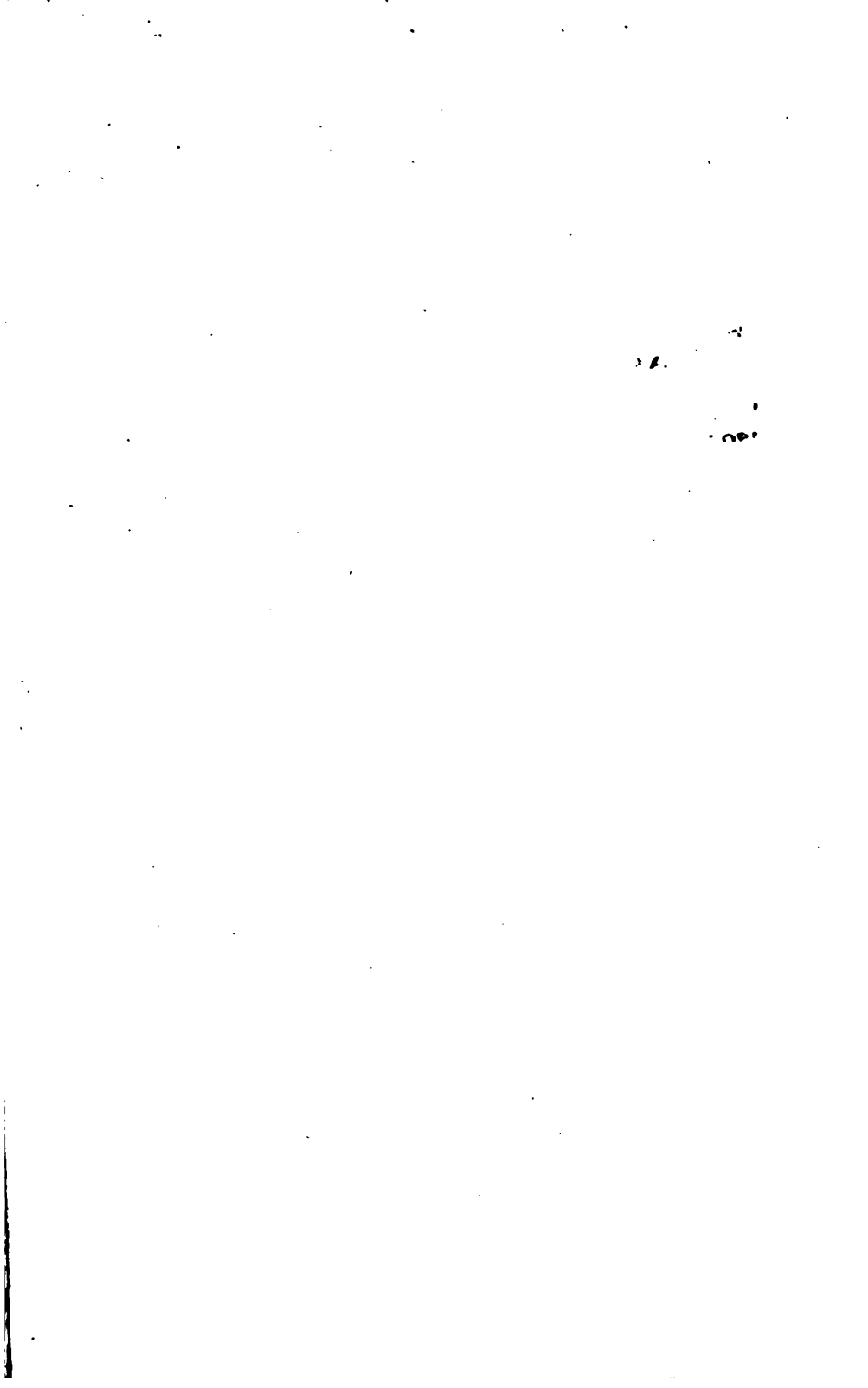
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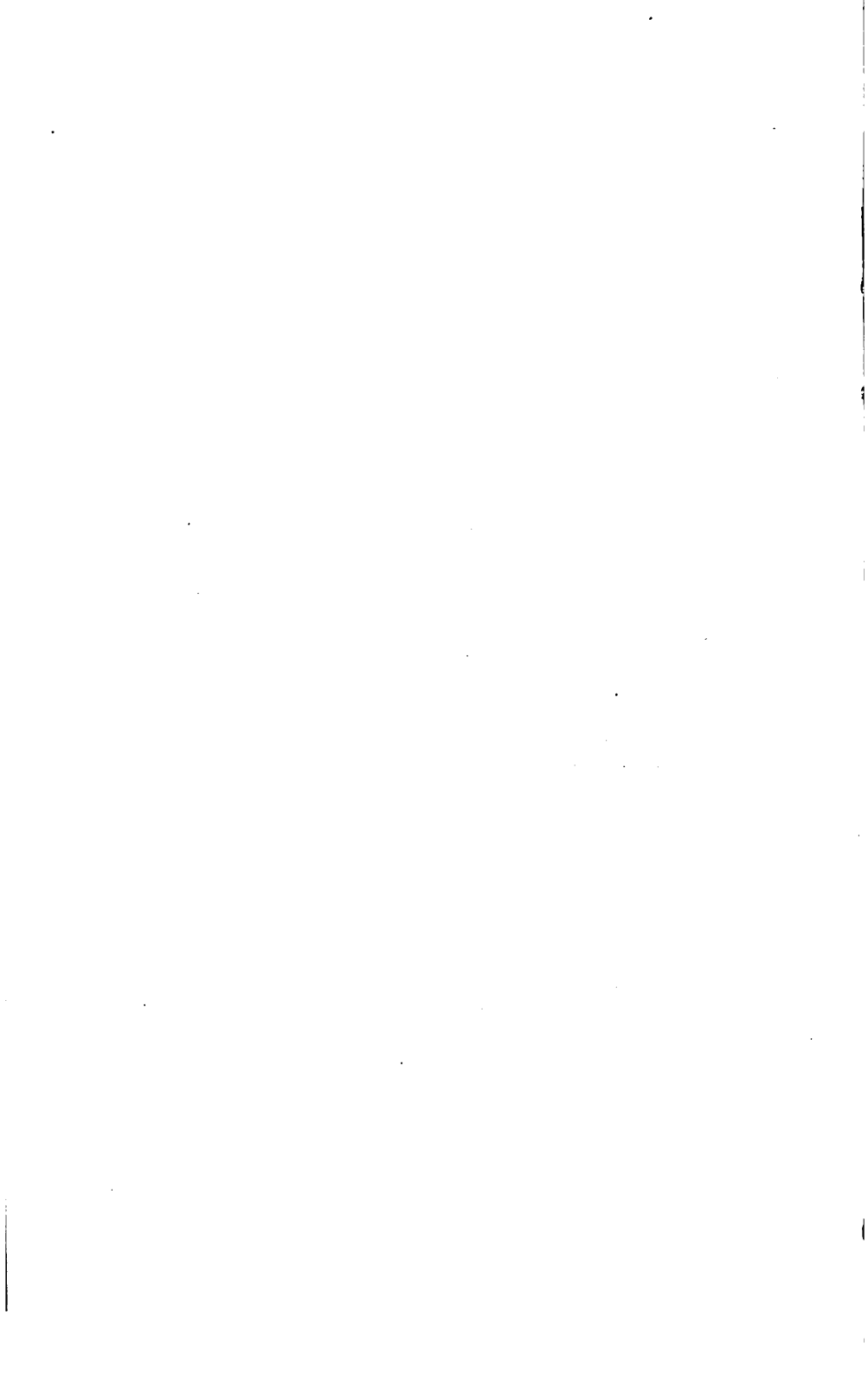
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(16) There should be a simple power by civil procedure for the recovery of damages against owners or holders of property by those who have suffered injury or loss by their neglect or default in sanitary matters.

(17) Facilities should be provided for enabling workmen to acquire their own dwellings on the rent-purchase system.

(18) Cheaper land transfer.

The Commissioners have received evidence which shewed that the reduction of the legal expenses in connection with the transfer of land would greatly strengthen societies which have been founded to enable workmen to become purchasers of dwellings.

(19) Small holdings to be encouraged.

Every encouragement should be given to the possession of land for the purposes of cultivation by the labourers in the agricultural districts.

(20) Minor reforms, which have been embodied in subsequent legislation dealing with van dwellings, hop-pickers' lodgings, cellar dwellings, erection of mortuaries, and the application of trust funds and entailed land for housing purposes on the best terms.

It has often been erroneously stated that the recommendations of the Commissioners have all been practically carried out in subsequent Acts of Parliament. Nominally this may be so in most cases, but what is wanted above everything else is that legislation should be so direct and simple in procedure as to **effectively** fulfil the recommendations above referred to, especially as regards cheaper *suburban* transit, cheaper sites, cheaper money, and the facilitation of the erection of cheap buildings by local authorities. It is hoped that a study of the following chapters will strengthen this conviction in the minds of the readers.

Urgent Administrative Measures.

The first duty of every local authority should be to ascertain exactly what is the deficiency of healthy accommodation in each district. In London this might well be done with the assistance and on the initiative of the central government if necessary.

In any case it is claimed that the many local authorities that have ventured to take action under the Housing Acts should be speedily freed from the "shackles" which have prevented even the best and most active of them from doing their work in as effective a manner and to as great an extent as they and their constituents would desire. Speaking generally, they are doing their best under existing conditions, although there is one important and immediately necessary step of the highest value, which, up to now, none of them have as yet taken on anything like an adequate scale. They have failed to buy those large areas of agricultural land on their outskirts, which in the near future, with the development of cheap transit, will be quickly covered with dwellings, and which they are empowered to buy and hold under the Housing Act of 1900. (See pages 36 and 251-253). This is all the more imperative because now, more than ever, the trend of opinion is in the direction of relieving central congestion by facilitating and encouraging building outside populous districts.

Lord Rosebery, who, perhaps more than any other English statesman, represents the middle or, as some prefer to call it, the national view of social politics, is very strong on this point. Speaking with approval of the efforts made to rehouse the working classes under Part II of the Housing of the Working Classes Act, he said, at the opening of the Shoreditch municipal dwellings :—

"I think one of the most important works you or any other local authority can have undertaken is the business of the housing of the working classes. . . . But you will have to take far larger measures than this if you wish to deal with the problem in any satisfactory manner. . . . **You ought to be able to house a great part of the working population of London more healthfully and more economically in the country near London.**"

Non-party Reforms ripe for Parliamentary Action.

A number of other suggestions will be found in the pages which follow, but while bearing in mind that there is no Morrison's Pill to cure the evils of bad housing, it may be well to single out here those reforms which are most widely in favour, and which have found such a large measure of support among all political parties as to be considered of a non-party character, and therefore likely to be accepted by any Parliament under any ministry, provided the force of public opinion insists upon real rather than nominal housing reform. These proposals are :—

- (1) Simplification of procedure in sanitary and housing law.
- (2) Cheaper acquisition of slum areas.
- (3) Government loans—say of Savings Bank Funds—at a low rate of interest.
- (4) Longer periods for repayment of loans on the Annuity System.
- (5) Effective enforcement of rehousing and transit obligations on railway companies.
- (6) Rating of vacant sites on their capital value.

Endorsed as they have been by a Royal Commission, by the vast majority of the municipalities, both Conservative and Liberal, and by prominent sanitarians of all shades of opinion, it is not unreasonable to expect that they will, by virtually common consent, soon be embodied in the law of the land. They will not prevent more drastic measures being taken later on, but they will tend to induce municipalities to take action in districts where much-needed reforms are now held back owing to fear of unnecessary expense, which must arise under present conditions.

Apologies and Acknowledgments.

In conclusion, it is hoped that every allowance will be made for any mistakes, either in matter or manner, which may require correction in the following pages. The work has had to be done in the spare moments of a busy life, spent rather in promoting actual schemes for housing reform than in activities of even a semi-literary character. If exception be taken to the mass of figures and dry legal or technical detail, it must be pleaded in extenuation that experience has demonstrated again and again the need for more intimate acquaintance with these material considerations.

The process of compiling and compressing such parts of the matter herein contained has not been by any means a light task, as it has certainly not been exhilarating. The labour has, however, been lightened by the numerous and kindly acts of assistance from all quarters. It has been found necessary to appeal for information and assistance to so many, that it is impossible to thank even a tithe of them individually, but in addition to acknowledgments made in the respective chapters, the writer's hearty thanks are tendered to Mr. Robert Donald, Editor of the *Municipal Journal*; to Mr. George Cadbury, of Bournville; Mr. Lever, the founder of Sunlight Village; Mr. C. Corbett, M.P.; Mr. E. D. Till, of Eynsford; the various Co-operative Societies and Associations referred to; the Editor of *Country Life*; the Editor of *The Builder*; the Glasgow Workmen's Dwellings Company; the officers of the Richmond and other Corporations; with all others who have so kindly furnished information and given permission to reproduce the various illustrations.

The writer also trusts that those from whose works he has taken the liberty to quote at various times, and whom he now thanks, will not think that he has abused the privilege. Finally, he desires to acknowledge his indebtedness to the authors of the books mentioned in the list which follows, for the great assistance their excellent works have been to him, not only in connection with these pages, but also, and to an even greater extent, in dealing with practical housing work from time to time.

W. THOMPSON.

RICHMOND, SURREY,

February, 1903.

SOME USEFUL HOUSING BOOKS.

The following books may be studied with advantage by all housing reformers :—

LEGAL.

- Lumley's Public Health Acts, by Macmorran and Lushington. (6/6 ; Shaw, London).
Knight's "Annotated Model Byelaws of the Local Government Board." (10/6 ; Knight, London).
Allan's "The Housing of the Working Classes Acts." (7/6 ; Butterworth, London).

SANITARY.

- Willoughby's "Health Officer's Pocket Book." (7/6 ; Lockwood, London).
Taylor's "The Sanitary Inspector's Handbook." (5/- ; Lewis, 136, Gower Street, W.C.)

OFFICIAL.

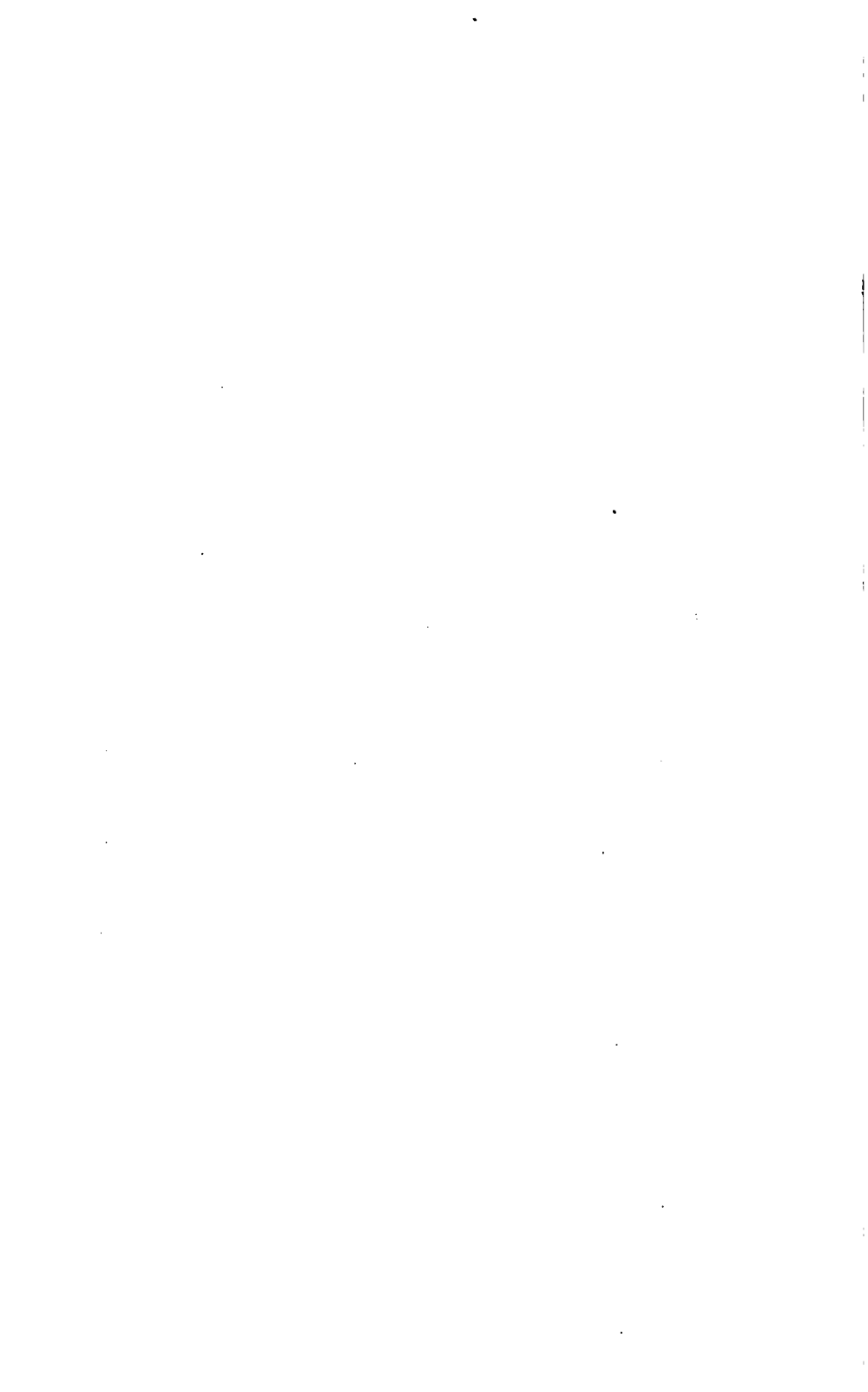
- Eighth Special Report of the U.S.A. Commissioner of Labour (Housing of the Working Classes)—Washington.
"The Housing Question in London," by C. T. Stewart, late Clerk to the London County Council. (P. S. King & Son, London).
Nottingham Housing Report, by A. M. Brown, M.I.C.E.
Liverpool: Report of the Deputation of the Housing Committee, 1901 (Austin Taylor, Esq., J.P., Chairman).
Manchester: Report on the Housing of the Working Classes, by the Sanitary Committee (Ald. Walton Smith, Chairman).

GENERAL.

- "No Room to Live," by George Haw. (2/6 ; Wells, Gardner, Darton & Co., 3, Paternoster Buildings, E.C.)
"Britain's Homes," by George Haw. (2/6 ; Clarion Press, 72, Fleet Street, E.C.)
"Rural Hygiene," by G. V. Poore, M.D. (6/6 ; Longman's, London).
"Housing of the Working Classes," by Bowmaker. (2/6 ; Methuen, London).
"Public Health and Housing," by J. F. J. Sykes, M.D. (6/- ; P. S. King and Son, London).
"The Cottage Homes of England," by W. Walter Crotch. (2/- ; P. S. King and Son, London).

USEFUL PAMPHLETS ON THE HOUSING QUESTION.

- Fabian Tract No. 76: "Houses for the People." (1d. ; Fabian Society, 3, Clement's Inn, Strand, W.C.)
"Better Homes for the Workers," by H. R. Aldridge. (1d. ; 432, West Strand, W.C.)



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How to get large slum districts condemned—How to deal with small slums—Improvement schemes—How to get more workmen's dwellings—How to get land and money.

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- (3) Small Dwellings Acquisition Act, 1899.

II.—Summary of the following Acts of Parliament, bye-laws, and other official documents relating to housing :—

- (1) Housing of the Working Classes Acts, 1893, 1894, 1896.
- (2) Public Health Acts (Sanitary Clauses), 1875 and 1892.
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SECTION I.

THE HOUSE FAMINE.

THE NEED FOR ACTION.

CHAPTER I.

Fifty years ago the "Housing of the **Poor**" was a burning question. To-day it is the Housing of the **Working Classes**, and it threatens to be the Housing of the **People**.

In the light of modern sanitary standards many of the evils of bad housing now affect not a larger proportion, but a far larger aggregate number of persons among the skilled labourers and artisans than among the poorest poor, especially in our towns and cities.

The very worst housed classes, such as the one-room occupiers, are showing a steady diminution in number; but the great mass of working people experience increasing hardships year by year, especially in connection with overcrowding, high rents, and the tendency to lower the best housing standards.

The most hopeful feature in the struggle for better housing is the steady, if slow, awakening of social, municipal, and political reformers to the fact that so far as the working classes are concerned there is a "house famine" of varying but undoubted intensity all over the country, affecting all grades of workers: and that the existence of this "famine" necessarily paralyses the mass of useful sanitary legislation which might otherwise do much to improve the dwellings of the poor. With this fact recognised the right remedies can be devised, and many fallacious proposals and theories can be put aside.

The food famine in Paris during the Franco-German War, and in the besieged towns of Ladysmith, Kimberley, and Mafeking during the South African War, forced up prices, and compelled many who were in those towns to live on a reduced and inadequate supply of food, while the poorest had to consume inferior and even dangerous articles rather than starve.

In the same way the "House Famine" in London, Glasgow, Liverpool, Manchester, Edinburgh, and other districts has forced up rents abnormally high, and compelled great masses of the people to put up with a reduced and inadequate supply of house room, while the poorest have to reside in inferior and dangerous houses rather than go homeless on the streets.

Putting the case in its simplest form, we find in the first place that if every room, good and bad, occupied or unoccupied, in all the workmen's dwellings in the country be reckoned as existing accommodation, there are not enough of any sort to house the working population

without unhealthy overcrowding; and if only healthy rooms are reckoned, the position is infinitely worse. In the second place, we find that so far from new rooms being built in sufficient quantities to make up the deficiency, there is a distinct lessening of the rate of increase, and (so far as healthy dwellings are concerned) no prospect of relieving the intensity of the "famine" to any appreciable extent.

It is true that if the standard of necessary accommodation for a workman and his family be put at the low level of two or three inconvenient rooms, which some public men are inclined to accept as satisfactory, the great mass of the "artisan" class cannot be said to suffer extremely from the house famine; but, fortunately for the future of sanitation and for the maintenance of a proper standard of comfort and decency, this meagre allowance of house room is below the demands of our industrial population in most cities, and they only tolerate their present cramped quarters because in this, as in other famines, half rations must be the rule where there is not enough to go round.

Rural Districts.—Even in the rural districts, where population is either stationary or diminishing, the supply has been unequal to the demand.

Mr. Richards, an Assistant Labour Commissioner, says: "I do not remember in any district to have found a good cottage vacant," and similar statements in greater detail appear in the Labour Commission Report with reference to Suffolk, Norfolk, Essex, Cornwall, Oxfordshire, Berks, Bucks, Gloucester, and Wales.

Three enquiries have recently revealed the following facts with regard to certain of our rural districts:—

One enquiry shewed that in 78 villages, containing 4,179 cottages, there were 1,000 bad or extremely bad; 2,500 with no fireplace or other efficient ventilation in any bedrooms; 700 with water supply bad or absent.

Another enquiry shewed that in 240 villages, with 10,000 dwellings, there were 5,000 bad cottages, and that in 30 villages, gross overcrowding was prevalent.

A third enquiry was made in 1897 by the Land Law Reform Association into the condition of the cottages in nearly 400 villages, chosen from all parts of the country. In half the villages the general condition of the cottages was found to be "unsatisfactory," or "very bad;" in over a quarter the water supply was bad; in over a quarter there were not enough houses for the people; three-quarters of the cottages had not more than two bedrooms; two-thirds of the cottages had no fireplaces, and therefore no ventilation in the bedrooms.

In both town and country, cases have occurred where families have had to go into the workhouse for shelter because they could not get a house to live in.

Villa Districts.—In many of the new middle-class residential towns and villages, most of the working-class population are found crowded into a small area, corresponding to the "Ghetto" of the Jews in the Middle Ages, and a remarkable phase of the question at present

is the fact that an acute housing problem exists in nearly all the large villa districts near London, as well as in most fashionable watering places.

The following paragraphs from a memorandum presented to the Richmond town council, in 1892, with reference to the housing accommodation of the working classes in Richmond, apply in many particulars at the present time, and with a change of name may also indicate what the position of affairs is in many other towns of a similar character.

The existing housing accommodation for the working classes in Richmond is—

- (1) Insufficient in quantity.
- (2) Inferior in quality.

Its insufficiency is evident from the fact that many men who work in Richmond are compelled to live in adjacent parishes at a distance from their work, and also because it is practically impossible to find a decent cottage unlet in any part of the borough at any time of the year. The evils arising from this cause are—

- (a) Exorbitant rents, which are increasing year by year, and which are out of all proportion to the earnings of the tenants.
- (b) Overcrowding, which is accentuated in consequence of the necessity in many cases for the tenant to recoup himself for some part of the rent by letting off a part of the cottage to lodgers.
- (c) The occupation of dirty hovels and unhealthy slums, which would be untenanted were there a sufficient supply of decent cottages.

Unfortunately the excess of the demand for cottages over the supply, enables landlords to increase the rents when an outlay is made for repairs or sanitary purposes, so that the tenants dare not insist upon their cottages being put in a proper state of repair. Very little is done by most landlords except upon the order of the sanitary authority, and then the unfortunate tenant frequently has to pay dearly for it by an excessively disproportionate increase in rent.

General Statistics as to Deficient Accommodation.—It is very difficult to compare the quantity of accommodation now and ten years ago, as, owing to the elastic interpretation of the census definition of "house," there might be shewn in the census returns more "houses" (*i.e.*, such as separate dwellings in flats), and yet not a satisfactory increase in the number of rooms. Broadly speaking, however, while there is an increase in rents all round, the tendency seems to be towards "averaging" workmen's homes; that is, improving the worst and dragging down the best—by no means a satisfactory process, although it is only going on slowly.

The census returns of 1901 are not yet complete, so, except where otherwise stated, the following figures relate to the census of 1891. The particulars for London and Lancashire, however, show for 1901 a steady decrease in the worst kinds of dwellings, but not sufficient to affect the general conclusions to be drawn from the returns of 1891. It is probable that the slight decrease in the average number of persons per house may be partly due to the temporary flush of prosperity during the past six years, which has manifested itself in regard to other conditions of life, such as food, drink, and holidays. That is to say, owing to exceptionally good times, the workman has been able to pay more money for rent, and thus, in many cases, get a better article than he could normally secure. It is remarkable, moreover, that in London there was a distinct decrease in relative accommodation during the years 1891-1896 (London census, 1896). The growth of suburbs, due to recent developments in cheap transit, has also probably played a part. At its best, however, the improvement is hopelessly inadequate.

Taking England and Wales as a whole, the census of 1891 shewed 3½ million people living in overcrowded dwellings, while 360,000 had only one room to live in. Unfortunately, the census returns in England do not give the total number of rooms available in working class dwellings; but in Scotland we see by the census of 1901 that there were only 3,022,077 rooms for 969,318 families, including all classes, or an average of three rooms to each family, the total population thus housed being 4,472,000. In 1891 fifty per cent. of these were "overcrowded" on the basis of the census definition.

In the large towns matters are very bad, and the following figures, based upon the census returns and the official reports of the various councils, give some idea of the scarcity of the supply and of its unsatisfactory character. So enormous are the numbers, that it must be clear the whole mass of the workers are affected, and not merely "the poorest poor."

Two-thirds of the present population of London have houses containing not more than four rooms, and these in most cases without adequate sanitary conveniences, open spaces, sunlight, and air. In 1891 about 900,000 people (equal to the entire population at the beginning of the 19th century) were living in overcrowded rooms. At least, 386,000 had to sleep, wash, dress, cook, eat, live, and die in that abomination, the "one room dwelling."

In Glasgow, the second city of the Empire, and "the modern municipality," things are worse. No less than one-fifth of the people live in one room dwellings; more than half the people have houses with not more than two rooms; 87 per cent. have three rooms and less, while 90 per cent. of the new houses built during the last three years have not more than three rooms.

In Edinburgh, "the modern Athens," more than half the "homes" consist of one and two rooms, while in some districts, such as the Canongate and S. Giles, this proportion is as high as 70 per cent.

In Hull, during two years, covered by a recent report, the population had increased by 9,000, but there were only 1,200 more dwellings, thus shewing on the basis of existing occupation a deficiency of 4,000 places. Of those in existence, over 36,000 houses (three-fourths of the houses in Hull) had either no back way or had "privies" within 6 ft. of the doors or windows.

An official report on the city of Dublin, in 1900, shewed that 10,000 persons were in want of accommodation, and that 6,000 families were improperly housed.

In Birmingham, during the last ten years, the number of dwellings at a rental of about 5/- per week has been reduced from 57,250 to 54,448, and including the worst slums, only 174 of these were vacant.

In 1891 there were armies of overcrowded working people, numbering in Birmingham, 68,000; Leeds, 60,000; Liverpool, 56,000; Manchester, 41,000; and Sheffield, 37,000. In Newcastle, Gateshead, Sunderland, and the counties of Northumberland and Durham one-third of the total population, urban and rural, live in overcrowded homes.

This enormous amount of overcrowding not only enables high rents to be obtained, but by the increased wear and tear of houses, by the strain it imposes on inadequate sanitary appliances and resources, by the dirty and unsanitary habits it engenders, quickly drags down even those houses which in themselves are structurally sanitary when not overcrowded, and thus creates new slums faster than the old ones can be improved, besides establishing among numbers of young people a low standard of home life and sanitation which years of education will be required to eradicate.

Overcrowding on Area—the “Box Dwellers.”—What adds to the evil in some large cities is the unsatisfactory type of dwelling so largely in evidence—a type borrowed to a certain extent from continental cities—in the shape of tall blocks containing great heaps of humanity, most of whom are frequently such a distance from the street entrance that the women and very young children are practically so many “box dwellers” during a greater part of the twenty-four hours.

Not only in the United Kingdom, but in most of the great cities of the world the people are **overcrowded on areas** as well as in rooms. This arises in two ways. In the first place, especially in England, an inadequate amount of open ground space is left round each building; and in the second place, by means of piling up rooms several storeys high, light is obstructed and the air is polluted much more quickly than it can be removed or purified. The latter system prevails more in Glasgow and in continental cities than it does in London, and this partly explains why Paris, with only 14 per cent. of its population overcrowded in rooms, has a higher death rate than London with 20 per cent. overcrowded. It is a very significant fact that in spite of strict supervision, careful structural sanitary arrangements, and a picked population, the death rates in **model** block dwellings in London is often as much as 30 per cent. higher than the average of all classes of dwellings in the adjoining county of Surrey, while deaths from phthisis, scarlet fever, and diphtheria have often been higher in these model blocks than the average of London—slums and overcrowded rooms and old houses all included.

Dr. Poore has shewn in his “Rural Hygiene” what an important part modern methods of sanitation (especially sewage systems and high-pressure water supply) have played in favouring the overcrowding of dwellings on area, but the scarcity of sites has had a great deal more to do with it than anything else.

Another very unsatisfactory feature is the use by two or more tenants of houses constructed for one family. This not only applies to existing dwellings, but to much of the new accommodation being provided in the suburbs.

Much of the existing supply is unhealthy.—The “back-to-back” houses in our northern and midland towns are cheap to build, but with their corresponding type—the London mews or stable dwellings—they are also examples of “dangerous” houses which become more so when overcrowded either on area or in rooms. These dwellings

as a rule have only the front open to ventilation, the other three sides being without windows or doors, so that there is seldom a proper through current of air.

It is not to be wondered at that we find districts with a large percentage of these dwellings have a high mortality from lung diseases, phthisis, and zymotic diseases, especially where the streets are narrow and the houses closely packed. In some cases the general death rate for large groups of population living in them amounts to from 30 to 37 per 1,000, that is double, or even treble, what might be called a natural death rate.

In addition to the existence of so many dwellings of an unhealthy type or plan, we find in many of the towns where rents are comparatively low that the structural defects of the houses are very numerous—one of the most common being the absence of a proper water closet, and the existence of privy middens or closets, next to impossible to keep clean. In Liverpool, in the year 1898, no less than 68,408 closets were found dirty, and had to be cleaned by order of the local authorities; in Manchester there were 76,663 pail closets, 22,935 midden privies, and 12,161 wet middens; in Nottingham there were 40,000 pail closets; and in Sunderland there were 11,000 large open privy middens, which had to be emptied on to the streets.

Some of the consequences of Bad Housing.—It is not to be wondered at, therefore, that some of these towns were among those having the highest death rates in the country, varying from 22·5 per thousand for the whole of Sunderland to 36 per thousand in the slums of that town; similarly for Liverpool, from 23·9 to even 60 per thousand; and for Manchester from 21·8 to 49·2 per thousand.

In the light of these facts and figures, we can realise why the people in the central districts of London as a whole die at the rate of from 26 to 30 per thousand, while in the slum districts the death rate is as high as 40 and 50 per thousand, as compared with a death rate of 13·5 in the adjacent counties of Surrey and Middlesex. We can also understand why there has been no material decrease in the mortality of these districts since 1841, notwithstanding the great advances made in sanitation and medical science. We see Glasgow with a death rate of 21·6 per thousand, Edinburgh with 19·7, Liverpool (with its 12,000 cellar dwellings), the most unwholesome place in the country for little children, with a death rate which increased from 22·7 in 1896 to 26·4 in 1899, or (according to the medical officer) from 21·4 to 24·3.

Manchester having 8,000 men rejected out of 11,000 intending recruits, on the ground of physical unfitness for serving in the army; Durham, the most overcrowded county in England, at the head of the list for drunkenness; Sheffield, with a death rate of 4·39 from zymotic diseases, nearly double the average for the whole country, and five times that of Hampstead; Birmingham, with eleven streets, shewing a death rate of from 33 to 42 per thousand, equal to that of our army in South Africa from all causes, including battle, disease, privation, and accident.

Intemperance, loss of vitality, mental and physical weakness, disease, and death, have all been shewn over and over again to be directly due and proportionate to the extent of overcrowding.

The golden glories of the gin palace flourish side by side with the most squalid slums; the most overcrowded counties are those with the most drunkenness; pauper lunatics are on the increase precisely where the house famine is most acute; and local authorities that ought to build decent homes for the people are building isolation hospitals and asylums instead.

In 1899 we find £1,209,569 spent on the enlargement of work-houses. There were 15,981 paupers on the permanent medical list, and 109,653 orders for medical attendance by the poor relief authorities.

What injures, debases, and kills the body, debases, injures, and destroys the mind. There were 72,007 pauper lunatics in England costing £1,748,558, and the increase during the last ten years was 18,735 (36 per cent.), costing an extra £536,839. Lancashire alone spent £265,426 in two years building new lunatic asylums.

The London figures with regard to pauper lunacy were recently analysed by the Mayor of Poplar, who shewed that whereas the increase for all London was 1·9 per cent, the overcrowded districts were responsible to the extent of 10·1 per cent., thus demonstrating the intimate connection between overcrowding and insanity.

All the Working Classes affected—not merely the Poorest Poor.—If the foregoing particulars mean anything, they must conclusively establish the widespread nature of the evil, and the fact that it affects not the indigent poor alone, but the great mass of working people of all grades, threatening to undermine the whole fabric of healthy family life, and permanently to stereotype a lower standard of house accommodation than is either decent or healthy.

It is plain, therefore, that a very large increase in the supply of all kinds of sanitary housing accommodation for all grades of workers in all parts of the country, is the only measure likely to have a material effect in lessening the evil. Other alternatives have been tried and found to be mere expensive tinkering with or repetition and aggravation of existing bad conditions. Many persons advocate demolition of insanitary areas and closing of unhealthy premises as the first and proper steps to be taken. They would be, however, decidedly injurious to the welfare of the poor, and detrimental to continued action in the same direction, until some proper provision is made for rehousing the persons thus displaced.

Demolition is costly and useless where the House Famine prevails.—It is now notorious that the closing or demolition of houses under secs. 32 to 39 of Part II of the Housing of the Working Classes Act, 1890, and the clearance of insanitary areas under Part I of the same Act, by restricting still more the already inadequate accommodation, have tended to increase overcrowding in other houses, to force up rents, and to scatter up and down among the dwellings of the industrious poor elsewhere, all the bad elements, habits, and diseases, moral and physical, that are generated and fostered in the worst slums. Hence, while the

plague spots have disappeared, and the disease has lessened, in local intensity, the general sanitary condition of the district as a whole has not materially improved for any length of time.

Another, and absolutely fatal, objection to continued procedure with improvement schemes under Parts I and II of the Act of 1890, is their enormous cost. Apart altogether from the usefulness or otherwise of doing their duty in this respect, local authorities dare not do one-tenth of what is considered necessary for fear of overwhelming the already much burdened ratepayer. The Metropolitan Board of Works spent £1,500,000 in merely pulling down old houses. The London County Council is spending £1,114,800 in clearing insanitary areas, at a cost of from £50 to £70 per head of persons displaced, or from £300 to £500 for each family. Manchester has spent £152,623 in displacing 2,635 persons; Greenock, £127,500; Douglas, £80,000; Dublin, £50,000. Swansea's schemes have cost £3,288 per annum, and Wolverhampton's nearly £7,000. Liverpool, in ten years, has diminished accommodation by pulling down 4,200 houses and only building 830; and the Vicar of S. Ambrose has stated that, in one case, seventy families thus unhoused had come to live in cellars in his parish.

It need scarcely be added that the expenditure of these large sums of money in buying up slum property has greatly increased the value of the remaining slums, which will cost more to deal with in their turn, and it has encouraged the development of a new industry—*viz.*, the buying up of property in insanitary areas in order to reap a rich harvest of compensation from the municipal pocket.

The Sanitary Law is paralysed at present.—The Local Government Board, in a circular dated June 22nd, 1900, rightly pointed out that local authorities should have a house-to-house inspection in their districts with a view to ascertain what nuisances call for abatement and what houses are unfit for human habitation (Public Health Act, 1875, sec. 92, and Housing of Working Classes Act, 1890, sec. 32). The circular also shows that very effective powers are possessed for securing the abatement of such nuisances; but it fails—and here is its weak point—it fails to recognise how the enforcement of these powers injuriously affects the working classes themselves.

Now, what happens to the working-man in whose interest the local authorities dare to carry out their duties as regards the abatement of nuisances? When the sanitary inspector calls, the tenant remembers that although the house certainly is unhealthy, yet a poor house is better than none, and that if he offends the landlord he stands a chance of being turned out without any prospect of getting even as good a house for the same money elsewhere. He knows, by sad experience, what many of our legislators and other public men are only now beginning reluctantly to recognise, that there is "a house famine in the land" for people of his class, and that he must either put up with an inferior article in the matter of house accommodation, or be prepared to pay an excessively disproportionate increased rent in respect of any large outlay made by his landlord on sanitary improvements. Only too frequently, then, he dreads the visits of the sanitary inspector more than the slum-owner himself does.

If this is so in the case of the ordinary nuisance requiring abatement, what must it be in dealing with the overcrowding nuisance? Wholesale evictions would have to commence in all our large towns, and in many even of our rural villages; penalties not exceeding £5 in the provinces, and not exceeding £10 in London, would have to be inflicted upon working men tenants by the hundred thousand as well as upon house-owners. Even if the work were done gradually and in certain districts, the only result would be to drive the people into other districts to repeat and intensify the same evils. It is not surprising, therefore, under present circumstances, that so far as the abatement of nuisances in existing dwellings is concerned, local authorities get very little support from the working classes themselves, and, further, that they dare not carry out the Public Health Acts for fear of inflicting worse evils upon the people than those they endure at present. Members of local authorities know full well that if there were an adequate supply, or the prospect of an adequate supply of healthy houses, the great mass of the people would be on their side in enforcing the Public Health Acts, but with the present increasing scarcity of house-room they are compelled, in the tenants' interest, to allow these laws to remain to a great extent a dead letter.

If there were in every district a sufficient number of additional healthy houses provided directly or indirectly, by or through private or municipal organisation or assistance, and let at reasonable rents, the tenants of worse houses would quickly get into the new dwellings. Thus step by step, or, rather, grade by grade, the whole housing conditions of the locality would be raised, and the very worst slums would be left untenanted. The main causes which now prevent strict enforcement of the sanitary laws would not exist, and a rigid system of regulation and inspection could be applied to those who have inherited or acquired "slum dwelling as a disease"—the only method of treatment likely to be successful in their case. Unfortunately, this constructive part of housing reform—the most essential part of all—has been more neglected than any other part.

Private enterprise alone has failed all round.—It has been assumed by thousands who ought to have known better that private enterprise would do all that was necessary in that respect, but private enterprise unstimulated, unregulated, unassisted, undirected, has hopelessly failed. It has left us face to face with a very deficient supply; it has given us the old slums, it has given us only too often acres and acres of new slums in the suburbs, jerry-built "brick boxes with slate lids" dumped down on dust heaps, and put up mainly with the object of getting a quick profit in the few years which will elapse before they degenerate into slum dwellings almost as bad as the old ones in our midst. Where the new houses are well built and on good sites, they are of an unsuitable type, and the rents are so unreasonably high as to be beyond the means of one family, so they have to be sublet to other families, and thus by overcrowding, with the increased wear and tear following in its train, they rapidly deteriorate, and leave the housing of the mass of the people as bad in many respects as it was before. The product of private enterprise, then, is insufficient in quantity and inferior in quality.

without unhealthy overcrowding; and if only healthy rooms are reckoned, the position is infinitely worse. In the second place, we find that so far from new rooms being built in sufficient quantities to make up the deficiency, there is a distinct lessening of the rate of increase, and (so far as healthy dwellings are concerned) no prospect of relieving the intensity of the "famine" to any appreciable extent.

It is true that if the standard of necessary accommodation for a workman and his family be put at the low level of two or three inconvenient rooms, which some public men are inclined to accept as satisfactory, the great mass of the "artisan" class cannot be said to suffer extremely from the house famine; but, fortunately for the future of sanitation and for the maintenance of a proper standard of comfort and decency, this meagre allowance of house room is below the demands of our industrial population in most cities, and they only tolerate their present cramped quarters because in this, as in other famines, half rations must be the rule where there is not enough to go round.

Rural Districts.—Even in the rural districts, where population is either stationary or diminishing, the supply has been unequal to the demand.

Mr. Richards, an Assistant Labour Commissioner, says: "I do not remember in any district to have found a good cottage vacant," and similar statements in greater detail appear in the Labour Commission Report with reference to Suffolk, Norfolk, Essex, Cornwall, Oxfordshire, Berks, Bucks, Gloucester, and Wales.

Three enquiries have recently revealed the following facts with regard to certain of our rural districts:—

One enquiry shewed that in 78 villages, containing 4,179 cottages, there were 1,000 bad or extremely bad; 2,500 with no fireplace or other efficient ventilation in any bedrooms; 700 with water supply bad or absent.

Another enquiry shewed that in 240 villages, with 10,000 dwellings, there were 5,000 bad cottages, and that in 30 villages, gross overcrowding was prevalent.

A third enquiry was made in 1897 by the Land Law Reform Association into the condition of the cottages in nearly 400 villages, chosen from all parts of the country. In half the villages the general condition of the cottages was found to be "unsatisfactory," or "very bad;" in over a quarter the water supply was bad; in over a quarter there were not enough houses for the people; three-quarters of the cottages had not more than two bedrooms; two-thirds of the cottages had no fireplaces, and therefore no ventilation in the bedrooms.

In both town and country, cases have occurred where families have had to go into the workhouse for shelter because they could not get a house to live in.

Villa Districts.—In many of the new middle-class residential towns and villages, most of the working-class population are found crowded into a small area, corresponding to the "Ghetto" of the Jews in the Middle Ages, and a remarkable phase of the question at present

is the fact that an acute housing problem exists in nearly all the large villa districts near London, as well as in most fashionable watering places.

The following paragraphs from a memorandum presented to the Richmond town council, in 1892, with reference to the housing accommodation of the working classes in Richmond, apply in many particulars at the present time, and with a change of name may also indicate what the position of affairs is in many other towns of a similar character.

The existing housing accommodation for the working classes in Richmond is—

- (1) Insufficient in quantity.
- (2) Inferior in quality.

Its insufficiency is evident from the fact that many men who work in Richmond are compelled to live in adjacent parishes at a distance from their work, and also because it is practically impossible to find a decent cottage unlet in any part of the borough at any time of the year. The evils arising from this cause are—

- (a) Exorbitant rents, which are increasing year by year, and which are out of all proportion to the earnings of the tenants.
- (b) Overcrowding, which is accentuated in consequence of the necessity in many cases for the tenant to recoup himself for some part of the rent by letting off a part of the cottage to lodgers.
- (c) The occupation of dirty hovels and unhealthy slums, which would be untenanted were there a sufficient supply of decent cottages.

Unfortunately the excess of the demand for cottages over the supply, enables landlords to increase the rents when an outlay is made for repairs or sanitary purposes, so that the tenants dare not insist upon their cottages being put in a proper state of repair. Very little is done by most landlords except upon the order of the sanitary authority, and then the unfortunate tenant frequently has to pay dearly for it by an excessively disproportionate increase in rent.

General Statistics as to Deficient Accommodation.—It is very difficult to compare the quantity of accommodation now and ten years ago, as, owing to the elastic interpretation of the census definition of "house," there might be shewn in the census returns more "houses" (*i.e.*, such as separate dwellings in flats), and yet not a satisfactory increase in the number of rooms. Broadly speaking, however, while there is an increase in rents all round, the tendency seems to be towards "averaging" workmen's homes; that is, improving the worst and dragging down the best—by no means a satisfactory process, although it is only going on slowly.

The census returns of 1901 are not yet complete, so, except where otherwise stated, the following figures relate to the census of 1891. The particulars for London and Lancashire, however, show for 1901 a steady decrease in the worst kinds of dwellings, but not sufficient to affect the general conclusions to be drawn from the returns of 1891. It is probable that the slight decrease in the average number of persons per house may be partly due to the temporary flush of prosperity during the past six years, which has manifested itself in regard to other conditions of life, such as food, drink, and holidays. That is to say, owing to exceptionally good times, the workman has been able to pay more money for rent, and thus, in many cases, get a better article than he could normally secure. It is remarkable, moreover, that in London there was a distinct decrease in relative accommodation during the years 1891-1896 (London census, 1896). The growth of suburbs, due to recent developments in cheap transit, has also probably played a part. At its best, however, the improvement is hopelessly inadequate.

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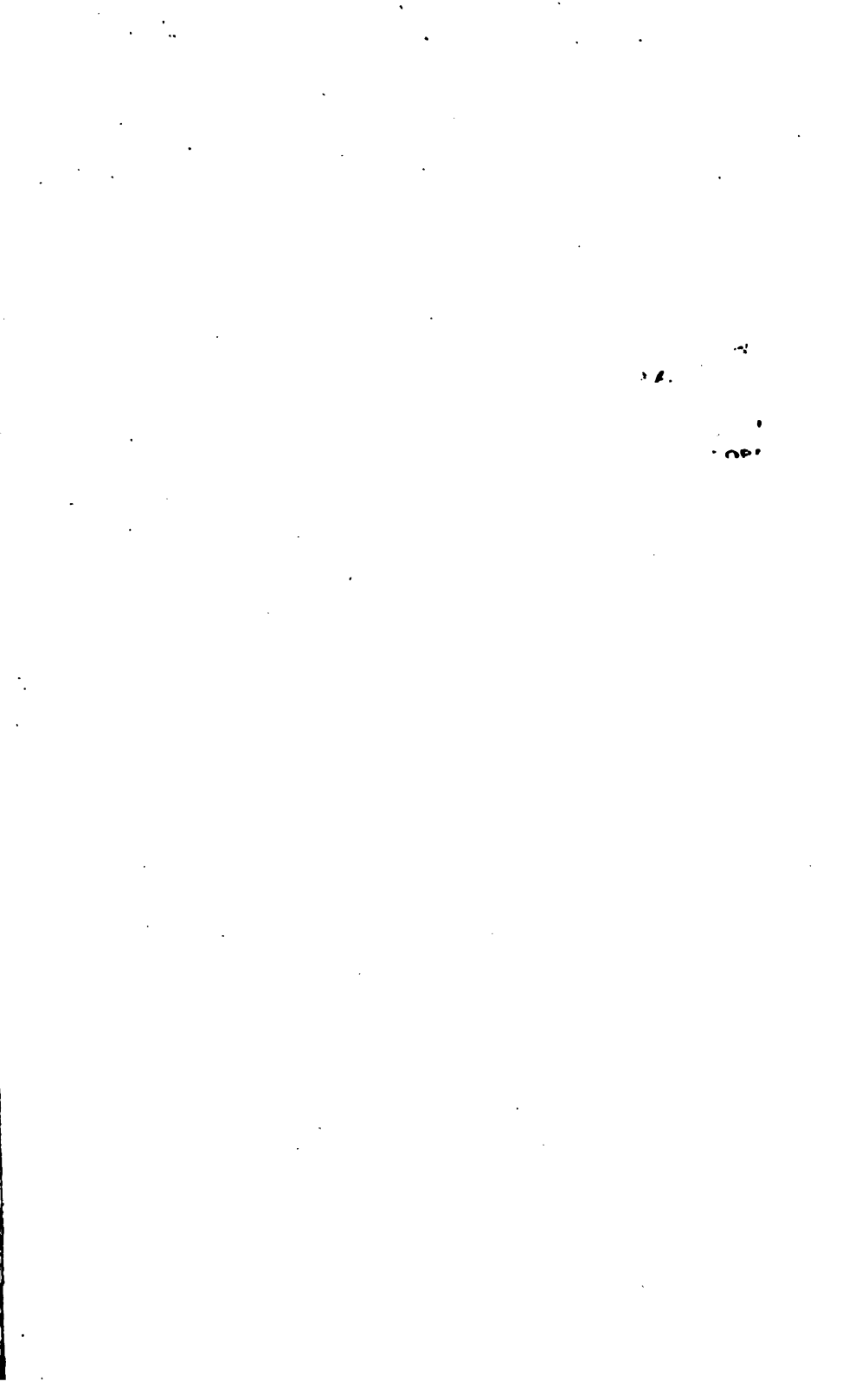
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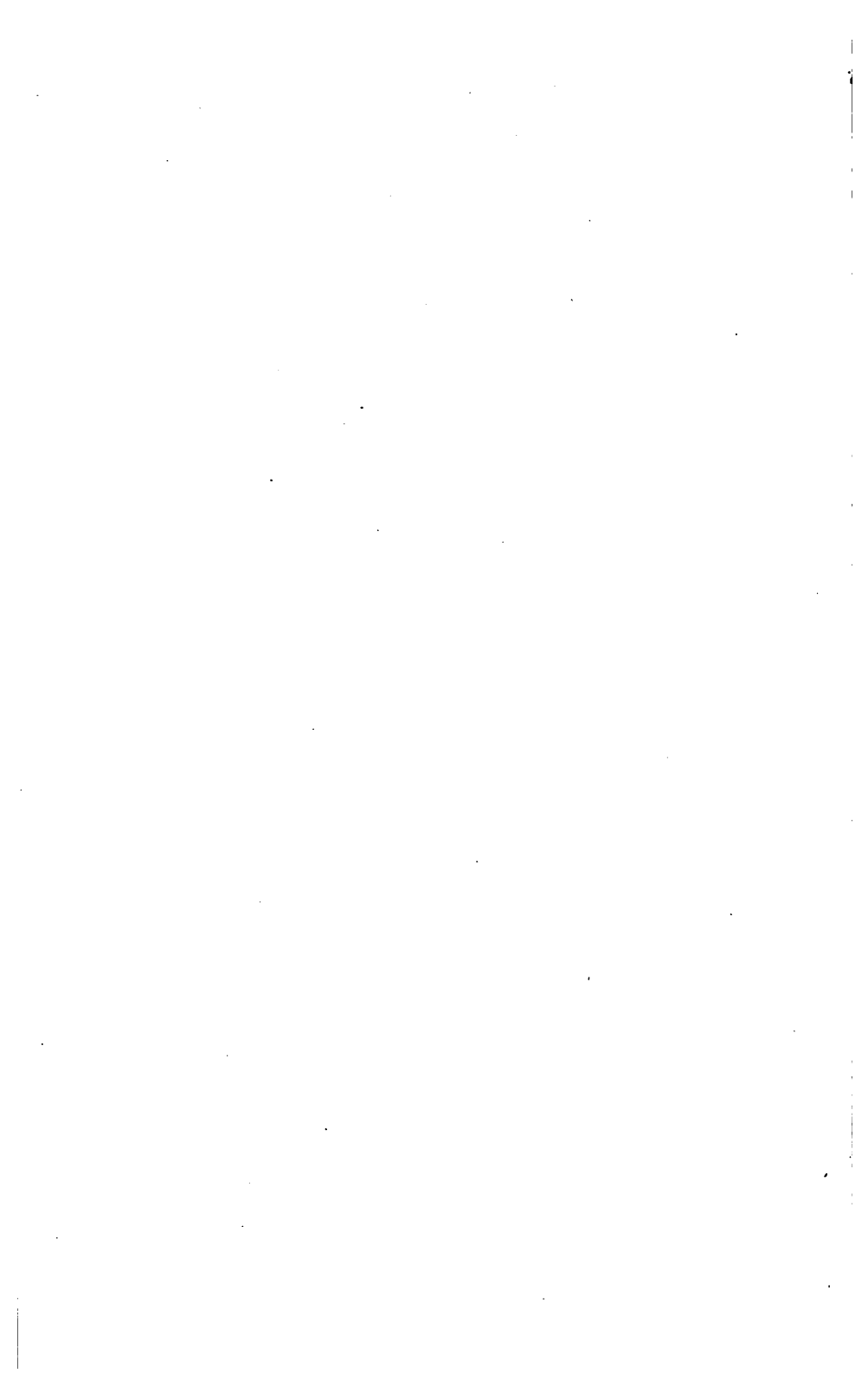


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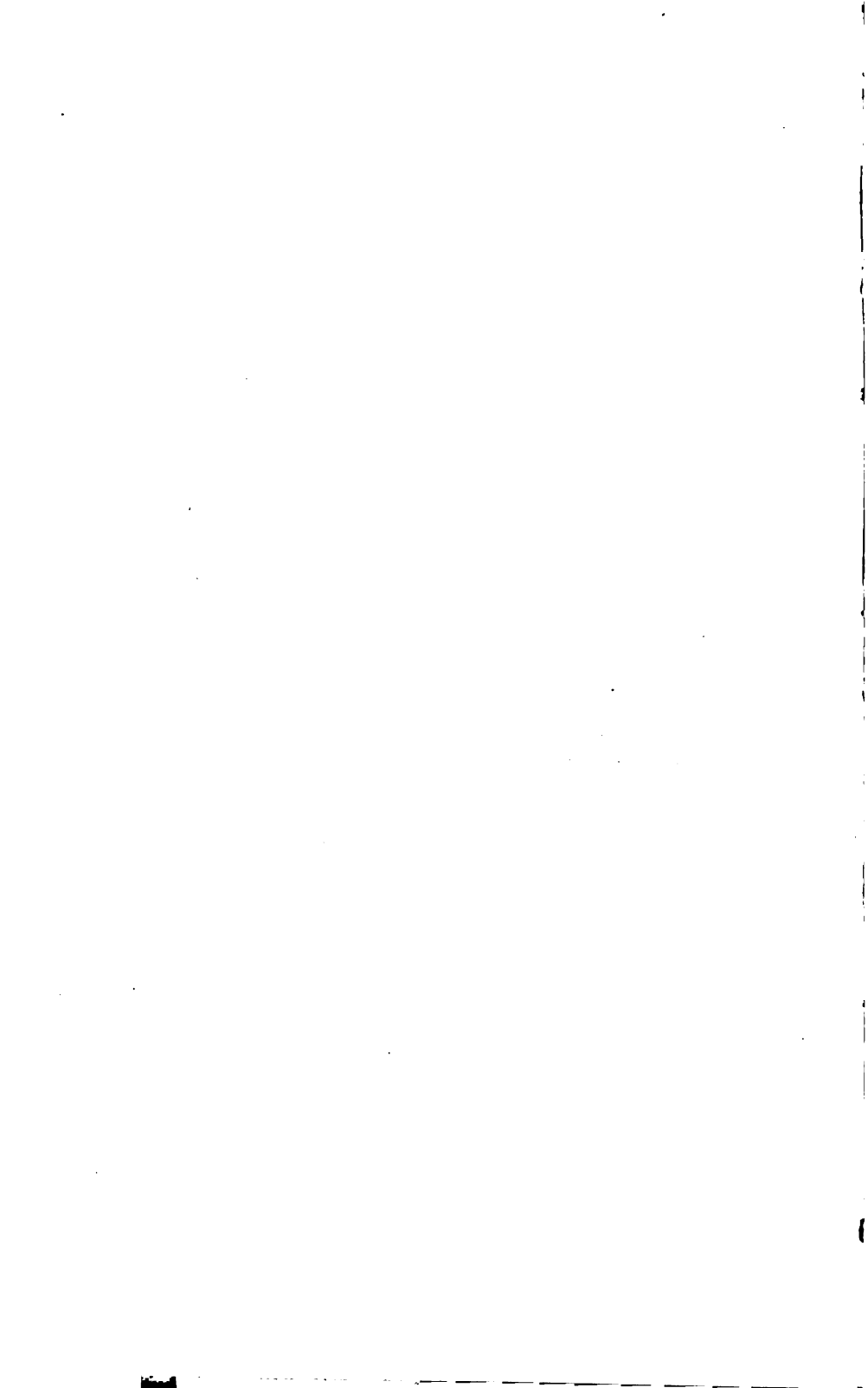
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THE HOUSING HANDBOOK.



THE
HOUSING HANDBOOK,

BY W. THOMPSON,

RICHMOND (SURREY) TOWN COUNCIL,

Author of "Housing of the Working Classes," and "Richmond Official Housing Report."

A PRACTICAL MANUAL
FOR THE USE OF OFFICERS, MEMBERS, AND COMMITTEES
OF LOCAL AUTHORITIES, MINISTERS OF RELIGION,
MEMBERS OF PARLIAMENT, AND ALL SOCIAL OR
MUNICIPAL REFORMERS INTERESTED IN THE
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INTRODUCTION.

THE following pages have been written in the hope that they may to some extent meet the requirements of that increasing body of earnest men and women who want to know what they can DO to promote the better housing of the working classes.

The experience of the past twelve years, spent in promoting or assisting in the promotion of a number of housing schemes in various parts of the country, has convinced the writer of the need for some such convenient collection of facts and figures dealing with the practical side of the housing question as that which it has been attempted to embody in this book.

It has not been an easy matter to get reliable particulars in every case, but in the main the substantial facts and figures have either been abstracted from official returns or supplied by the kindness of the officers of the various bodies concerned. It is impossible that there should be no inaccuracies, but it is believed they will not be found of such a nature or extent as to modify in any material degree the various conclusions arrived at. Corrections from any source whatever will be gratefully welcomed, and an endeavour will also be made from time to time to keep the various returns and statements up-to-date, so far as they have any bearing on the actual practical work of housing. In nearly every case the writer has had the advantage of personally inspecting the various dwellings described, and in many instances, especially in connection with recent work under Part III, has been consulted by the various authorities in the preparation of the schemes.

The King and the Housing of the Working Classes.

Most of the work described has been done under the Public Health and Housing Acts, which, to a great extent, took their present form as an outcome of the Royal Commission, appointed on March 4th, 1884, to enquire into the Housing of the Working Classes in the United Kingdom.

His Majesty King Edward VII (then Prince of Wales) was a sympathetic and keenly interested member of this Commission, the meetings of which he regularly and constantly attended. Since that time his earnestness in the cause of housing reform has been repeatedly manifested, and much as he has laboured to alleviate the sufferings of the victims of broken health and disease by encouraging the provision and support of hospital accommodation everywhere, he has been equally anxious to assist measures for the prevention of such sickness and disease by giving his royal countenance to the efforts of the various municipalities in the direction of providing more and better dwellings for the masses of the people. The cottages on his Majesty's Norfolk estate at Sandringham, although erected some years ago, are themselves models of what workmen's cottages should be, and as in recent visits to London County Council Dwellings on the Boundary Street Area and the Millbank Estate, both the King and Queen have shewn an interest,

not only in the broader aspects of the work, but also in those matters of detail which lie at the root of success in every housing scheme. The Commission above referred to reported to Parliament in 1885, and several legislative enactments, including the Housing of the Working Classes Act, 1890, were direct results of its labours.

Although the legislative outcome of the Report was wholly meagre and inadequate, it is a tribute to the thoroughness and ability with which the Commissioners performed their task that nearly all the practical housing work of the past twelve years has been successful in proportion to the extent to which the *spirit* of the recommendations of the Commissioners has been embodied in the legislation under which action has been taken. It is not surprising, therefore, to find that most of the reforms advocated by those engaged in carrying out schemes for better housing bear a striking resemblance to those which were contained in the recommendations of the Royal Commission of 1885.

To shew how nearly this is the case it is only necessary to compare the appended summary of the recommendations of the Commission with the various suggestions for legislative and administrative reform mentioned in the following pages in connection with municipal and other housing schemes. It will then be clearly seen that if full effect be given to these recommendations in a bold and generous spirit, an enormous step forward will be taken, and full scope will be afforded to those energies, municipal and otherwise, which have in the past done their best with cumbrous and shackled machinery, but which cannot do effective work on a comprehensive scale until greater facilities for and incentives to action are afforded by the public and by Parliament. The recommendations may be broadly arranged as follows.

The paragraphs in small type give as nearly as practicable the actual words of the Report of the Commission.

Recommendations of the Royal Commission of 1885.

(1) It should be declared by statute to be the duty of the local authority to put in force such powers as they are by law entrusted with, so as to ensure that *no premises shall be allowed to exist in an insanitary state.*

(2) More efficient supervision and inspection of the sanitary conditions of the people's dwellings.

(a) Medical Officers of Health should reside in their districts, or within a mile of the boundaries, and should devote their whole time to their official duties.

(b) The staff of Sanitary Inspectors should be increased, and in all cases the selection of persons acquainted with the principles of sanitation and of building construction should be required.

(c) With the view of bringing specially under public attention the sanitary condition of the different parts of the Metropolis . . . the Secretary of State should be empowered to appoint one or more competent persons for the purpose of enquiring as to the immediate sanitary requirements of each district . . . and the report of the results of such enquiries should be transmitted to the local authorities, and should also be laid before Parliament.

(3) Reform of local administration, especially as regards London government.

As the remedies which legislation has provided for sanitary evils have been so imperfectly applied in the Metropolis, and as this failure has been due to the negligence in many cases of the existing local authorities, it does not appear that more satisfactory action on their part can be secured without reform in the local administration of London. (This recommendation has been given effect to by recent legislation, but in spirit it is still applicable to some municipalities).

(4) General adoption of Byelaws.

The Vestries and District Boards which have not already made and enforced byelaws should proceed to do so, although it is not likely that in all cases such action will be taken until the people shew a more active interest in the management of their local affairs.

(5) Consolidation and amendment of the Public Health (London) Acts and the Housing Acts [These have been effected to a considerable extent by the Public Health (London) Act, 1891, Public Health (Amendment) Act, 1890, and the Housing of the Working Classes Act, 1890, but the municipalities are asking for more simple procedure and far more effective powers. See Chapter XX].

(6) Local authorities should have greater facilities for the *erection* of workmen's dwellings. (Facilities have, of course, been increased by the Act of 1890, but they are in many respects inadequate. See Chapter XIII).

(7) Rating of vacant sites on 4 per cent. of their selling value. (See page 264).

(8) Compulsory powers to purchase land for new dwellings under the Housing Acts should be given to the local authority. (The powers given by the Act of 1890 are better than nothing, but they are far too cumbrous, costly, and inequitable to meet the needs of the case. See Chapter XX).

(9) Reduction of compensation for land acquired under Housing Acts.

In a purchase by a local authority of land in an unhealthy area for what are recognised by the legislature to be great public purposes, they ought to be entitled to purchase upon terms that will secure the *fair market value and no more* to the owners of the property, and in future legislation stronger words should be used.

(10) Cheap Government loans for municipal housing schemes.

The State should lend at the lowest rate ~~possible~~ without loss to the national exchequer; the term of repayment should be prolonged; the method of repayment by annuity should be re-adopted.

(Mr. Torrens proposed that half the annual balance from the Savings Bank Fund should be lent for housing purposes at a rate equal to $2\frac{1}{2}$ per cent., plus a charge for administration and sinking fund).

(11) The sites occupied by Metropolitan prisons should be appropriated for the erection of working-class dwellings.

(It is gratifying to record the fact that His Majesty King Edward VII has quite recently—February, 1903—signalised the successful carrying out of this recommendation by a royal visit to the London County Council dwellings erected on the site of Millbank Prison).

(12) The water supply should, as a general rule, be in the hands of the local authority.

(13) Replacement of accommodation destroyed by railway companies, etc.

Railway companies in the case of demolition of house property should be required to provide new accommodation for the *number of persons* previously residing in the houses demolished, and be precluded from using the dwellings so substituted for any other purpose without the consent of the local authority. It should also be arranged that displacement and rebuilding should be as nearly as possible simultaneous.

(14) Cheap transit to the "grass lands."

It is important to favour in every way facilities of transit between the great centres of industry *and the outlying districts*.

(15) Government to initiate the provision of workmen's cheap trains.

That the Board of Trade should themselves initiate communication with the London Trades Council and other representative bodies, and should secure to the working classes the full benefit to which they are entitled under the Act of 1883 as to houses as well as in other respects.

(16) There should be a simple power by civil procedure for the recovery of damages against owners or holders of property by those who have suffered injury or loss by their neglect or default in sanitary matters.

(17) Facilities should be provided for enabling workmen to acquire their own dwellings on the rent-purchase system.

(18) Cheaper land transfer.

The Commissioners have received evidence which shewed that the reduction of the legal expenses in connection with the transfer of land would greatly strengthen societies which have been founded to enable workmen to become purchasers of dwellings.

(19) Small holdings to be encouraged.

Every encouragement should be given to the possession of land for the purposes of cultivation by the labourers in the agricultural districts.

(20) Minor reforms, which have been embodied in subsequent legislation dealing with van dwellings, hop-pickers' lodgings, cellar dwellings, erection of mortuaries, and the application of trust funds and entailed land for housing purposes on the best terms.

It has often been erroneously stated that the recommendations of the Commissioners have all been practically carried out in subsequent Acts of Parliament. Nominally this may be so in most cases, but what is wanted above everything else is that legislation should be so direct and simple in procedure as to **effectively** fulfil the recommendations above referred to, especially as regards cheaper *suburban* transit, cheaper sites, cheaper money, and the facilitation of the erection of cheap buildings by local authorities. It is hoped that a study of the following chapters will strengthen this conviction in the minds of the readers.

Urgent Administrative Measures.

The first duty of every local authority should be to ascertain exactly what is the deficiency of healthy accommodation in each district. In London this might well be done with the assistance and on the initiative of the central government if necessary.

In any case it is claimed that the many local authorities that have ventured to take action under the Housing Acts should be speedily freed from the "shackles" which have prevented even the best and most active of them from doing their work in as effective a manner and to as great an extent as they and their constituents would desire. Speaking generally, they are doing their best under existing conditions, although there is one important and immediately necessary step of the highest value, which, up to now, none of them have as yet taken on anything like an adequate scale. They have failed to buy those large areas of agricultural land on their outskirts, which in the near future, with the development of cheap transit, will be quickly covered with dwellings, and which they are empowered to buy and hold under the Housing Act of 1900. (See pages 36 and 251-253). This is all the more imperative because now, more than ever, the trend of opinion is in the direction of relieving central congestion by facilitating and encouraging building outside populous districts.

Lord Rosebery, who, perhaps more than any other English statesman, represents the middle or, as some prefer to call it, the national view of social politics, is very strong on this point. Speaking with approval of the efforts made to rehouse the working classes under Part II of the Housing of the Working Classes Act, he said, at the opening of the Shoreditch municipal dwellings :—

"I think one of the most important works you or any other local authority can have undertaken is the business of the housing of the working classes. . . . But you will have to take far larger measures than this if you wish to deal with the problem in any satisfactory manner. . . . **You ought to be able to house a great part of the working population of London more healthfully and more economically in the country near London.**"

Non-party Reforms ripe for Parliamentary Action.

A number of other suggestions will be found in the pages which follow, but while bearing in mind that there is no Morrison's Pill to cure the evils of bad housing, it may be well to single out here those reforms which are most widely in favour, and which have found such a large measure of support among all political parties as to be considered of a non-party character, and therefore likely to be accepted by any Parliament under any ministry, provided the force of public opinion insists upon real rather than nominal housing reform. These proposals are :—

- (1) Simplification of procedure in sanitary and housing law.
- (2) Cheaper acquisition of slum areas.
- (3) Government loans—say of Savings Bank Funds—at a low rate of interest.
- (4) Longer periods for repayment of loans on the Annuity System.
- (5) Effective enforcement of rehousing and transit obligations on railway companies.
- (6) Rating of vacant sites on their capital value.

Endorsed as they have been by a Royal Commission, by the vast majority of the municipalities, both Conservative and Liberal, and by prominent sanitarians of all shades of opinion, it is not unreasonable to expect that they will, by virtually common consent, soon be embodied in the law of the land. They will not prevent more drastic measures being taken later on, but they will tend to induce municipalities to take action in districts where much-needed reforms are now held back owing to fear of unnecessary expense, which must arise under present conditions.

Apologies and Acknowledgments.

In conclusion, it is hoped that every allowance will be made for any mistakes, either in matter or manner, which may require correction in the following pages. The work has had to be done in the spare moments of a busy life, spent rather in promoting actual schemes for housing reform than in activities of even a semi-literary character. If exception be taken to the mass of figures and dry legal or technical detail, it must be pleaded in extenuation that experience has demonstrated again and again the need for more intimate acquaintance with these material considerations.

The process of compiling and compressing such parts of the matter herein contained has not been by any means a light task, as it has certainly not been exhilarating. The labour has, however, been lightened by the numerous and kindly acts of assistance from all quarters. It has been found necessary to appeal for information and assistance to so many, that it is impossible to thank even a tithe of them individually, but in addition to acknowledgments made in the respective chapters, the writer's hearty thanks are tendered to Mr. Robert Donald, Editor of the *Municipal Journal*; to Mr. George Cadbury, of Bournville; Mr. Lever, the founder of Sunlight Village; Mr. C. Corbett, M.P.; Mr. E. D. Till, of Eynsford; the various Co-operative Societies and Associations referred to; the Editor of *Country Life*; the Editor of *The Builder*; the Glasgow Workmen's Dwellings Company; the officers of the Richmond and other Corporations; with all others who have so kindly furnished information and given permission to reproduce the various illustrations.

The writer also trusts that those from whose works he has taken the liberty to quote at various times, and whom he now thanks, will not think that he has abused the privilege. Finally, he desires to acknowledge his indebtedness to the authors of the books mentioned in the list which follows, for the great assistance their excellent works have been to him, not only in connection with these pages, but also, and to an even greater extent, in dealing with practical housing work from time to time.

W. THOMPSON.

RICHMOND, SURREY,

February, 1903.

SOME USEFUL HOUSING BOOKS.

The following books may be studied with advantage by all housing reformers :—

LEGAL.

- Lumley's Public Health Acts, by Macmorran and Lushington. (67/6 ; Shaw, London).
Knight's "Annotated Model Byelaws of the Local Government Board." (10/6 ; Knight, London).
Allan's "The Housing of the Working Classes Acts." (7/6 ; Butterworth, London).

SANITARY.

- Willoughby's "Health Officer's Pocket Book." (7/6 ; Lockwood, London).
Taylor's "The Sanitary Inspector's Handbook." (5/- ; Lewis, 136, Gower Street, W.C.)

OFFICIAL.

- Eighth Special Report of the U.S.A. Commissioner of Labour (Housing of the Working Classes)—Washington.
"The Housing Question in London," by C. T. Stewart, late Clerk to the London County Council. (P. S. King & Son, London).
Nottingham Housing Report, by A. M. Brown, M.I.C.E.
Liverpool : Report of the Deputation of the Housing Committee, 1901 (Austin Taylor, Esq., J.P., Chairman).
Manchester : Report on the Housing of the Working Classes, by the Sanitary Committee (Ald. Walton Smith, Chairman).

GENERAL.

- "No Room to Live," by George Haw. (2/6 ; Wells, Gardner, Darton & Co., 3, Paternoster Buildings, E.C.)
"Britain's Homes," by George Haw. (2/6 ; Clarion Press, 72, Fleet Street, E.C.)
"Rural Hygiene," by G. V. Poore, M.D. (6/6 ; Longman's, London).
"Housing of the Working Classes," by Bowmaker. (2/6 ; Methuen, London).
"Public Health and Housing," by J. F. J. Sykes, M.D. (6/- ; P. S. King and Son, London).
"The Cottage Homes of England," by W. Walter Crotch. (2/- ; P. S. King and Son, London).

USEFUL PAMPHLETS ON THE HOUSING QUESTION.

- Fabian Tract No. 76 : "Houses for the People." (1d. ; Fabian Society, 3, Clement's Inn, Strand, W.C.)
"Better Homes for the Workers," by H. R. Aldridge. (1d ; 432, West Strand, W.C.)

COMMON LODGING HOUSES.

In London these houses are under the control of the County Council; elsewhere the town and district councils are the local authorities.

These have been defined as "houses that receive all comers, and specially those of an itinerant class," and as "lodging houses in which persons of the poorer class are received for short periods, and although strangers to one another, are allowed to inhabit one common room."

In 27 large towns, 2,857 common lodging houses were registered in 1899, providing accommodation for 54,308 persons. At the head of this list are Liverpool with 705 houses, and 14,186 beds; London with 611 houses; Glasgow with 81 houses, and 9,372 beds; Manchester with 268 houses, and 7,028 beds; and Leeds with 83 houses, and 3,683 beds.

The principal provisions with respect to them are contained in the following sections of the P.H.A., 1875, and the byelaws made under the same—

76. Registration limited to such as are suitable.
77. Prohibition of unregistered houses.
78. Inspection of houses with a view to secure—
 - (a) Special fittings and arrangements;
 - (b) Sound sanitary condition;
 - (c) Walls, roof, floors, in good repair—walls not papered;
 - (d) Adequate light and ventilation;
 - (e) Air space 300 to 350 feet per inmate;
 - (f) Water supply not less than 16 gallons per day per inmate;
 - (g) Separate sanitary convenience—watercloset and privy for each 20.
81. Water to be supplied at a reasonable rate.
82. Walls and ceilings to be limewashed at certain stated periods.
83. Penalty on keeper for not filling up the schedules of numbers received.
84. Notification of infectious disease must be given immediately. [See also sec. 32, P.H. (Amendment) Act, 1890].
85. Power of entry at all times.
86. Offences and penalties to which keepers of common lodging houses are liable.
87. A common lodging house provides for the accommodation of "inmates promiscuously brought together, and not members of the same family."
88. Punishment for overcrowding, etc.

It may be mentioned that in Manchester alone convictions were secured, in 1898, against keepers of common lodging houses as follows—

For not sweeping floors	-	-	-	52 cases.
„ not washing floors	-	-	-	39 „
„ overcrowding	-	-	-	47 „
„ receiving lodgers in unlicensed rooms	-	-	-	24 „
„ not applying to register	-	-	-	6 „
„ mixing the sexes	-	-	-	7 „
„ not limewashing	-	.	-	7 „

HOUSES LET IN LODGINGS.

That is to say, sublet houses, such as have several families under one roof, can be subjected to very stringent regulations, where considered necessary, by the local authority, provided byelaws are adopted and enforced under sec. 90 [p. 77, Appendix], or under sec. 8, Housing Act, 1885. In order to exempt from the byelaws certain houses which are of such a superior character as to render it undesirable as well as unnecessary to register them, a special exemption clause has been framed excluding houses which do not contain any lodgers paying a certain low rent, the sum named varying according to the locality.

In the middle zone of London there are many thousands of houses that could well be registered and placed under these byelaws, but the technicality involved in the question as to what constitutes a "lodger" prevents action being taken on a comprehensive scale.

In considering the fitness of houses coming under such byelaws, regard should be had to the following points—

- (a) Means of entrance, and whether provided with a garden or yard ;
- (b) Total number of floors and of rooms ;
- (c) Total number of rooms let in lodgings or occupied by members of more than one family :
- (d) Number of lodgers in each room under following heads : men—women—children under 10 ;
- (e) What each room is used for.

Byelaws under sec. 90 were adopted in ten districts during 1899, including such varied places as Bath, Whitechapel, Porthcawl, Acton, Wallsend, Cheltenham, Consett, Portland, Derby, and Lancaster (Rural District).

Much good work could be done in districts containing tenement houses if these byelaws were more generally adopted and applied by local authorities.

In Glasgow a local Act gives power to regulate the occupancy of one-room and two-room dwellings with an aggregate capacity, exclusive of lobbies and recesses, not exceeding 2,000 cubic feet. This is done by affixing tin-plate tickets on the outer door stating the cubic contents and the number of inmates allowed at the very low rate of 300 cubic feet of air-space per adult, or two children under eight years. They are called "ticketed" tenements, and a system of night inspection over them is constantly maintained, but their tendency is to reduce the value of the property. They now number about 21,000 dwellings, with a population of about 80,000.

Underground Dwellings, except under certain conditions [secs. 71 and 72], are prohibited. An underground dwelling is one with the floor more than three feet below the surface of the adjoining street, or of the ground adjoining the room.

If occupied jointly with other rooms on a higher floor, it may be used as a bedroom under certain conditions.

The legislative restrictions on their use apply with greater stringency in London than elsewhere. [See p. 76, Appendix].

CHAPTER IV.

HOUSING OF THE WORKING CLASSES ACT, 1890

THIS ACT IS DIVIDED INTO SEVEN PARTS.

PART I—HOW TO GET LARGE SLUM DISTRICTS CONDEMNED.

Part I provides for the clearing of large unhealthy areas (in urban districts only) [sec. 3], and the execution of an improvement scheme for the district dealt with.

The authorities empowered to take action under it are the London County Council and all urban district councils or town councils [Schedule I].

It is the duty of the medical officer of health when he sees proper cause, or when two or more justices or twelve or more ratepayers in his district complain of any unhealthy area therein, to inspect such area, and make an official report on it in writing to the local authority [secs. 5 and 79].

What is an Unhealthy Area?—An area may be declared unhealthy if—

- (a) It contains houses, courts, or alleys unfit for human habitation ;
- (b) The narrowness, closeness, and bad arrangement, or the bad condition of the streets and houses, or groups of houses, or the want of air, light, ventilation, or any other sanitary defects, are dangerous or injurious to the health of the inhabitants of the buildings in such area or of the neighbouring buildings.

If he represents the area as not unhealthy, twelve or more ratepayers may appeal to the Local Government Board, who, upon security for costs being given, must appoint a legally qualified medical practitioner to report on such area, and the local authority must act on this report. [Secs. 8 and 16].

In preparing a report on an alleged unhealthy area, it is not absolutely necessary to demonstrate that actual illness or injury has been caused to the inhabitants, inasmuch as the words "dangerous to health" simply mean that the sanitary condition of the area exposes its inhabitants to risks in regard to their health.

It is therefore important—

- (1) To shew by comparison with the requirements of the Local Government Board model building byelaws that the structural conditions of the houses on the area, as regards width of streets, air space, back and front, light and ventilation, pavement of yards, prevention of damp, situation, number, and nature of W.C.'s, drains, and other sanitary appliances, are below what the legislature has decided to be a right and proper standard. [See pp. 86 to 92, Appendix].
- (2) To shew by a census of the area, the extent to which overcrowding exists, and the proportion of population to the number of rooms and to the acreage.
- (3) To shew the extent to which dilapidation prevails in the case of roofs, ceilings, walls, floors, doors, stairs, and windows.

By themselves, mere structural defects and want of repair might not be satisfactory proofs of danger to health from a sanitary point of view, although they might be likely to lead to accident.

It is, however, always desirable to shew that actual injury to health has arisen, and for these reasons it will be well to set out the following particulars—

- (1) A list of deaths in the whole district, as well as in the particular area, should be obtained from the Registrar of Deaths.
- (2) Corrected death-rates should be framed in each case so as to make allowance for age and sex distribution.
- (3) Comparisons between such death-rates in respect of—
 - (a) Infant mortality ;
 - (b) Pulmonary and tubercular diseases ;
 - (c) Infectious diseases, such as scarlet fever, diphtheria, enteric fever, typhus fever, and infantile diarrhoea.
- (4) The prevalence of infectious disease in various districts, as measured by the notifications sent to the medical officer of health.
- (5) The extent to which a generally low condition of health prevails. This may be found out from the various hospitals and dispensaries concerned, and also from the poor law medical officers.
- (6) The extent to which drunkenness prevails, as measured by police court records and reports, as well as by the number of licensed houses in proportion to population, and the extent of their trade.

Improvement Scheme.—Where an area is thus officially represented to be unhealthy, the local authority, if possessed of sufficient resources, must make an improvement scheme. The improvement scheme must be accompanied by maps, particulars, and estimates. It need not be confined to the exact limits of the unhealthy area, but may include lands which the local authority consider necessary to the efficiency of the scheme, or for the purpose of providing accommodation for displaced members of the working classes. [Secs. 6 and 11].

It must be advertised during September, October, or November, and the Local Government Board or other confirming authority must hold a local inquiry, and may then make a provisional order confirming the scheme. [Secs. 7 and 8].

The local authority may pull down the buildings, clear out the area, and make or widen any necessary streets upon the lands dealt with, after compensating the owners and others concerned. [Sec. 12].

Terms of Compensation.—Provision is made for the assessment of compensation by the remarkable Purchase Clause in sec. 21, which enacts—

- (1) That compensation shall be based upon the fair market value at the time of valuation without any additional allowance in respect of compulsory purchase ;
- (2) In forming the estimate, due regard is to be had to the nature and condition of the property, and the probable duration of the buildings in their existing state ;
- (3) Deductions are also to be made for existing nuisances—
 - (a) For an enhanced value by being used for illegal purposes or owing to overcrowding ;
 - (b) For the bad state of repair in which the premises are found ;
 - (c) The property not being reasonably capable of being made fit for habitation.

The arbitrator may be appointed by the Local Government Board if so requested by the local authority. [Schedule 1.]

Rehousing persons displaced.—The expenses and income of a scheme under this part of the Act must be carried to a "Dwelling House Improvement Fund," and the necessary loans may be raised in the ordinary manner. [Secs. 24 and 25.]

Accommodation must be provided as follows:—

- (a) In London, either for the whole or not less than half of the population displaced, to the satisfaction of the Home Secretary, unless it can be shown that within the immediate vicinity the required accommodation has been, or is to be otherwise provided;
- (b) In any other urban district such accommodation (if any) as determined by the Local Government Board.

The local authority must obtain the consent of the confirming authority to undertake the re-building of houses upon areas under Part I and Part II, and also to retain them for longer than ten years.

PART II.—HOW TO DEAL WITH SMALL SLUMS.

Part II provides for—

- (1) The inspection of every sanitary district from time to time, with a view to ascertain whether there are any houses unfit for human habitation [sec. 32].
- (2) The closing and demolition of such houses whether occupied or not [secs. 30 and 37].
- (3) The removal of obstructive buildings [sec. 38].
- (4) The reconstruction of small unhealthy areas [secs. 30 and 40].

It applies to all urban and rural sanitary authorities, but those in London and rural districts must communicate all steps taken to the county council. [Secs. 92 and 93. Schedule I.]

Procedure.—The medical officer of health or any four ratepayers may inform the local authority of any building which they consider—

- (a) So dangerous or injurious to health as to be unfit for human habitation.
- (b) Which stops ventilation or otherwise conduces to make other buildings injurious to health.
- (c) Which prevents proper measures from being carried into effect for remedying any nuisance injurious to health [secs. 31, 38, and 39].

Unhealthy Houses.—If the medical officer so reports, the local authority may in the case of an unhealthy house proceed to obtain a closing order at the petty sessions, and may, if the circumstances require it, order the demolition of the building. [Sec. 33.]

Closing Order—Procedure [sec. 32, P.H.A., 1875].—The council must—

- (1) Give notice to the owner or occupier to put the house in a sanitary condition.

- (2) In default, summons the owner or occupier before magistrates, who may make a closing order and inflict a penalty.
- (3) The order prohibits occupation until another order has been made enabling the owner to reopen them. [P.H. Act, 1875, sec. 97, and schedule IV. Form C.]

Local authorities may obtain orders—

1. To close an unhealthy house.
2. To demolish an unhealthy house.
3. To render it fit for human habitation by carrying out the necessary works [secs. 33 (3) and (4)].
4. To abate under sec. 34 (2).
5. Granting a charge [sec. 36 (1)].
6. Pulling down of obstructive buildings [sec. 38 (3)].
7. To abate under sec. 38 (10).

Demolition—Procedure.—In cases where no repairs can render the house habitable—

- (1) A **resolution** shall be passed “that it is expedient to order the demolition of the building.”
- (2) Notice shall be served on owner to attend and state his objections to the demolition at a meeting not less than a month after the service of the notice.
- (3) The authority **may** then decide that the house shall be demolished, unless the owner undertakes forthwith to make the house fit for human habitation. The authority **must** order the demolition of the building if the works are not completed within a reasonable time, as fixed by the previous order of the local authority. Appeal can be made, however, to quarter sessions.

In the execution of the order—

- (1) The owner must take down building within three months.
- (2) In default the local authority must do so and sell the materials.
- (3) Where the owner does the work he may be granted an annuity for 30 years, at the rate of 6 per cent. on outlay, chargeable on the income from the property.

In London, during the years 1892 to 1898, representations were made with regard to 2,436 houses, which were dealt with as follows:—

Closed by owners without further proceedings	-	236
Demolished “ “ “ “	-	247
Improved “ “ “ “	-	705
Closing orders granted by magistrates—		
Demolished - -	229	
Improved - -	219	
Simply closed -	340	
Total	788	
Closing orders refused by magistrates	-	30
Not settled - - - -	-	408

During the year ended 31st March, 1899, which may be taken as a typical year, it appeared that 70 town councils, 102 urban district councils, and 163 rural district councils had proceeded under Part II of the Act, and in nearly all cases in connection with buildings unfit for human habitation, only three authorities reported proceedings relative to obstructive buildings, and one a scheme for reconstruction.

The action taken was as follows :—

Representations made during the year	-	-	-	3631
Proceedings taken by local authorities	-	-	-	3540
Houses voluntarily demolished by owners	-	-	-	292
Houses made fit for habitation	-	-	-	1935
Houses closed by order of justices	-	-	-	514
Houses demolished by order of local authorities	-	-	-	214

From the extremely small number of houses actually demolished, it will be readily recognised that the legal procedure throws great difficulties in the way of local authorities desiring to demolish houses unfit for habitation. Petty sessions courts are often far too lenient in such cases.

Obstructive Buildings.—In the case of any building which by its position makes other buildings injurious to health, the local authority, after receiving a report as to the circumstances and the cost of pulling down the building, may, after hearing the owner's objections, make an order directing that such building shall be pulled down.

They may purchase the site, or part of it, without obtaining a provisional order, and may levy an improvement rate on the other buildings which have been improved in value by the removal of the obstructive building. The owner is entitled to retain the site if he wishes to do.

Back-to-back houses are the commonest form of obstructive buildings. They cause stagnation of the air within the dwelling, and therefore stop ventilation. A much approved scheme for remodelling them has been put forward by Dr. Tatham, as follows :—

- (1) Remove one row.
- (2) Remove every third pair.
- (3) Convert half into double houses with through ventilation.
- (4) Remove any alternate pair on one side of a back street.

Small Improvement Scheme.—A scheme on the lines indicated in Part I may be passed by the local authority for reconstructing any area containing buildings such as those above mentioned, and must make the required provision for the accommodation of persons of the working classes displaced by the scheme, and allowance may be made to the tenants for reasonable expenses of removal. [Secs. 39 and 40.] The Local Government Board will decide as to which part of the Act proceedings should be taken under.

There are two cases for an improvement scheme—

- (1) The existence within the area of houses closed by closing order.
- (2) Whether houses are closed or not, the council can proceed under sec. 39 (1) (b).

The procedure might be as follows—

- (1) The local authority must first consider whether the reconstruction of the area is necessary;
- (2) Next, whether it should be dealt with under Part I or Part II. This can be settled as follows:—

- (a) **In rural districts** all such schemes must be made under Part II.
 - (b) **In urban districts and boroughs outside London**, entirely a matter for discretion of local authority, but certainly areas with less than ten houses ought to be dealt with under Part II, sec. 39.
 - (c) London borough councils **must** proceed under Part II, but the county council **may** proceed either under Part I or Part II.
- (3) In cases of doubt, where the authority has an option, the following considerations would weigh in settling the procedure:—
- (a) Whether proceeding under Part I or Part II the expenses are borne by the same rate.
 - (b) In favour of Part I it may be noted—

Procedure prior to assessment of land, and the subsequent conveyance, could be carried out more cheaply under Part I (Lands Clauses Acts are replaced in part by secs. 21, 22, and Schedule II);

Additions and improvements made by owners after the scheme has been advertised are not to be paid for.
 - (c) Against Part I—

More advertisements are required;

Many more statements and other particulars must be prepared for Parliament to comply with standing order;

Scheme must be confirmed by Parliament;

Can only be initiated in September, October, or November.
 - (d) In favour of Part II—

The scheme need not come before Parliament at all if agreements can be come to with the owners;

It can be carried out at any time of the year;

It has a Betterment Clause [41 (2) (b)].
 - (e) Against Part II—

The procedure does not lend itself well for dealing with opposition in Parliament;

The procedure to take land is that of the Lands Clauses Acts, which, however, may be incorporated by Local Government Board, and are somewhat modified by sec. 41 and sec. 38, sub-secs. (7), (8), (9).

With reference to the **compulsory taking of land** under Part II, it may be noted—

1. Notice to treat should be served, under sec. 18, upon all parties having interests in the properties, except owners of easements. The notice should contain particulars as to land required, and should request the owner to give particulars as to his claim.
- (2) If unable to agree, either party may apply to the Local Government Board to appoint an arbitrator to settle any one of the following cases—
 - Demolition of obstructive building, sec. 38, sub-secs. 4, 6, 7 ;
 - Land taken under a scheme, sec. 39 ;
 - Destruction of easements and like injuries, sec. 39, sub-sec. 8.
- (3) Under secs. 32-37, Lands Clauses Act, the arbitrator is empowered to call for documents, and to examine witnesses on oath. He must make a declaration before justices, which must be appended to his award. His award must be sent to the local authority in writing, and the latter must send a copy to the other party, and leave it open to inspection.

PART III.—HOW TO GET MORE WORKMEN'S DWELLINGS.

This is the most important part of the Act, because it enables local authorities to build houses for the working classes whenever they think fit to do so. Except in rural districts, there is no provision whatever limiting the power of the local authority ; no certificate or other formal proof of deficient house accommodation is requisite ; no insanitary property need be closed or demolished. The local authority can decide to build at any time and for any reason which may seem good to them.

It may be adopted by the London County Council and all urban sanitary authorities outside London, but rural sanitary authorities may only adopt it after local inquiry by the county council of the district. [Secs. 54 and 55 and sched. I Act of 1890 ; also secs. 2 and 7 Act of 1900.]

Adoption of Part III.—It can only be put in force by those authorities which have adopted it by a resolution in some such terms as the following, Resolved :—

That Part III of the Housing of the Working Classes Act, 1890 (53 and 54 Vic. cap. 70), be and the same is adopted by the town (or district) council of the borough (or urban or rural district) of.....as the urban (or rural) sanitary for the borough (or district).

How to get Land.—Land can be purchased compulsorily if necessary, as provided in the Lands Clauses Consolidation Act, 1845, and no lease, settlement, entail or other private arrangement can debar a local authority from acquiring it.

By sec. 7 of the Housing Act of 1900, land can be acquired for the purposes of this Act either inside or outside the district. The price is to be the "fair market value," with an allowance (generally 10 per cent.)

for compulsory purchase. The value has to be determined in case of dispute by a single arbitrator appointed by the Local Government Board. The councils of West Ham and Sheffield have acquired land compulsorily under Part III. In each case a very substantial reduction was awarded on the price demanded by the landowner.

What may be done with the Land.—Land acquired under Part III may be either—

- (1) Leased to companies or builders or working men for the erection thereon of workmen's dwellings [sec. 5 Act of 1900] or ;
- (2) The council may themselves undertake and carry out—
 - (a) The erection of lodging houses, block dwellings, tenement houses or cottages [secs. 53 and 59].
 - (b) The purchase and improvement or reconstruction of existing lodging houses, dwellings or cottages [sec. 58].
 - (c) The purchase or exchange of land for the purpose of encouraging such construction, improvement, or reconstruction [secs. 56, 57 and 60].
 - (d) The provision of a garden worth under £3 per annum and not more than half an acre in extent [sec. 53].
 - (e) Fitting up, furnishing, and supplying the dwellings with all requisite fittings, furniture, and conveniences [sec. 59].
 - (f) Making any necessary byelaws and regulations [secs. 61 and 62].
 - (g) Selling the houses if desirable and necessary after a period of seven years [sec. 64].
- (3) Any company employing workmen, any company established for constructing or improving workmen's dwellings, any private person or persons entitled to a freehold estate in land or to a lease for an unexpired period of 58 years may borrow from the Public Works Loan Commissioners at low rates of interest for not more than 40 years half the amount required to erect dwellings for the working classes, and may supply water or gas to the tenants free of charge or on favourable terms [secs. 68 and 69.]

How to get money for land and buildings under Part III—

- (1) The London County Council may, with the assent of the Treasury, create consolidated stock, and under present conditions (February, 1902) provide for repayment within 60 years.
- (2) London Borough Councils may, if the county council think fit, borrow from the county council (the period of repayment not exceeding 60 years) or from the Public Works Loans Commissioners (the period not to exceed 50 years).
- (3) Urban district councils and town councils may either borrow from the Public Works Loans Commissioners or issue stock or borrow on security of the rates, subject to the following conditions :—
 - (1) The consent of the Local Government Board must be obtained.
 - (2) The period of repayment of the loan must not exceed 60 years.

- (3) The amount borrowed, together with all loans under the Sanitary Acts (but exclusive of loans under special local acts, such as those in respect of gas and water schemes), must not exceed two years' rateable value of the district.

Two important points.—Part IV contains several supplemental provisions, the chief of which are—

- (a) Any interested person voting as a member of a local authority upon any resolution or question under Part I or II of this Act incurs a penalty of £50 [sec. 88].
- (b) Everyone who occupies a house or portion of a house at a rateable value not exceeding the limit for the composition of rates under sec. 3 of the Poor Rate Assessment Act, 1869, can sue the landlord and recover damages for any loss incurred by the unsanitary state of such premises [sec. 75].

Part V applies the Act to Scotland, and Part VI to Ireland.

Part VII deals with minor technical matters.

NOTE.—Acquisition of Sites to be held for future needs.—

On the 30th June, 1900, a resolution was passed by a conference at Leicester, under the auspices of the National Housing Conference, urging upon the Government "the vital necessity of making it perfectly clear and explicit that local authorities should not only have power to purchase land outside their areas as already provided, but that they should also have power to hold such land against future needs." In answer to this, Mr. Chaplin, President of the Local Government Board, replied that when the Bill was in Committee, he had promised to consider, before the Report Stage, whether any further provision in the sense suggested was required, and he desired to draw the attention of the conference to the remarks made by him on July 1st, on the Report Stage of the Bill. The particulars as to this are as follows :—

On July 1st, speaking in the House of Commons with reference to an amendment moved by Mr. Pickersgill for the purpose of making clear the power of local authorities to acquire and hold land for housing purposes against future needs, the Right Hon. Henry Chaplin, said :—

"There would be no limitation in the power of purchase, so long as it was for the purpose and subject to the provisions of the Bill; neither would there be any obligation to sell, unless the land was not required for the purpose for which it was purchased, and even then the Local Government Board would have a dispensing power to say the land need not be sold."

On this assurance from Mr. Chaplin, the amendment was by leave withdrawn.

CHAPTER V.

MINOR HOUSING ACTS.

A summary of these is to be found in the Appendix, p. 61. They consist mostly of small amendments of the Housing Act of 1890.

The Housing Act of 1900 empowers local authorities to buy land outside their district for housing purposes, and to lease it, if desirable, to somebody else.

The Small Dwellings Acquisition Act, 1899, is given in full in the Appendix, p. 63, and a few particulars as to its working appear in a later chapter. It simply aims at enabling workmen to buy their own dwellings by means of a cheap loan from the State through the municipality.

LABOURERS COTTAGES AND LABOURERS (IRELAND) ACTS.

This series of enactments consists of the Acts of 1881, 1882, 1883, 1885, 1886, 1891, 1896, and 1897, but they are partly repealed by the Local Government (Ireland) Act, 1898.

Under their provisions the building of cottages by local authorities has been largely and successfully carried on for many years. The sanitary authorities have compulsory power to buy land, and can borrow money on the security of the rates.

One acre garden allotments can be provided with the cottages. The Acts have been adopted by 70 per cent. of the unions in Ireland. The principal provisions are—

1881, secs. 18, 19, and 31—

Sec. 19 empowers the land court in fixing judicial rent to impose conditions as to labourers cottages if satisfied there is a necessity for building new ones for labourers on the holding, and also to decide as to the rents of such new cottages.

Sec. 31 empowers the Board of Works to lend to companies, etc., for improving labourers' dwellings.

1882. Sec. 3 enables any labourer bona fide employed in the cultivation of land to secure from the land commissioner—where an agreement as to fair rent has been filed—an order for improving old or building new cottages on the estate and fixing rents of the same under a penalty of £1 per week.

Power to make a representation as to a deficient supply of houses.

1883. Sec. 4 provides that where a representation as hereinafter mentioned is made to the sanitary authority that the existing house accommodation for agricultural labourers and their families is deficient . . . having regard to the ordinary requirements of the district, or is unfit for human habitation owing to dilapidation, want of light, air, ventilation, or other convenience, or to any other sanitary defects; and that such deficiency or sanitary defects cannot be effectually remedied otherwise than by an improvement scheme for the erection of other dwellings in lieu of or in addition to the dwellings already existing in the district, the sanitary authority shall . . . proceed to make an improvement scheme. [Sec. 10.]

Interesting details as to schemes under these Acts.

Sec. 6. The scheme shall avoid all interference with the demesne and amenity of residence of the owner of the lands . . . or with any home farm, and with due regard to the general situation and convenience of the owner's property.

Sec. 10. If the local authority refuse to make a scheme, a Local Government Board inquiry must be held with a view to enforce a scheme.

Sec. 12. The local authority may—

- (1) Lease or sell land with provisions binding grantee or lessee to build as prescribed, and maintain and repair cottages; and
- (2) May prescribe maximum rents to be charged with rights of reversioning land in the sanitary authority if the conditions are not observed.

Sec. 13 Cottages may only be let to agricultural labourers from month to month; no sub-letting permitted.

1885. **Sec. 16.** The local authority may purchase and put into repair any existing cottage . . . and may allot half acre of land, and may purchase land for the purpose of letting it to the tenant of such cottage, or may purchase and lease tracts of lands to be let out in allotments..

1886. **Sec. 4.** Defines agricultural labourers as any man or woman who does agricultural work for hire at any season of the year on the land of some other person, and shall include fishermen, handloom weavers, etc.

Sec. 12. Compulsory purchase of land for allotments.

1891. **Sec. 8.** Local Government Board inspector to carry out Act on default of sanitary authority.

1896. **Sec. 7.** Local authorities may sell the cottages at a reserve price not less than costs and expenses of local authority and they must be offered first to owner of land; next to occupier; thirdly by public auction.

Housing Subsidies.—Under the Land Purchase Act, 1891, it was provided (sec. 4) that for every £100 advanced for land purchase, 5s. should be paid to a guarantee fund and ultimately applied towards the cost of providing cottages in the counties where the purchased houses were situated. This money, called the "county percentage," was discontinued by sec. 27 of the Land Law Act, 1896, up to which time it had amounted to £8,805 12s. 11d., about half of it having gone to boards of guardians.

Sec. 5 of the Lands Purchase Act, 1891, provides for the payment of £40,000 (Exchequer Contribution) in every financial year out of the Consolidated Fund to a Reserve Fund, until £200,000 is accumulated, and afterwards to the Local Taxation (Ireland) Account for distribution as follows:—

Each of the municipal boroughs to which the Land Purchase Act does not apply (Belfast, Cork, Dublin, Limerick, Londonderry, and Waterford, received £3,000) to receive such share as it would be entitled to if the money were part of the Irish probate grant; and the residue (£37,000) to be **divided between the counties and applied** towards the cost of providing cottages under the Labourers' Act.

In 1895, an order of the Lord Lieutenant, under sec. 4 of the Land Purchase (Ireland) Act, 1891, provided for the payment of all grants

connected with labourers' cottages into a fund called "The Labourers' Cottages Fund." The following are the conditions of the administration :

- (a) The fund shall not be distributed until it amounts to £100 in a congested district county, and £250 in the case of other counties.
- (b) The sum accruing to each county shall be distributed (among those unions in the county which have provided cottages) in proportion to the number of cottages provided since the creation of the fund, and these shall be further distributed to each sub-district on the same principle.
- (c) The money shall be primarily applied towards the repayment of loans.

Particulars as to cottages erected.—During 1899, £29,977 was applied towards the cost of providing labourers cottages.

It may be mentioned that under the Land Acts three-fourths of the purchase money is advanced by the Government to be repaid by—

- (i) An annuity of £3 17s. 6d. per annum for 49 years, together with—
- (ii) An annuity of 2s. 6d. per £100 advanced, to be applied like the county percentage (see above).

Up to 1899 the number of cottages applied for was 31,742, of which 16,056 were authorised, 14,034 built, and 13,936 let, as follows :—

	Let.	Weekly Rent.	Monthly Aggregate Rent.	Arr's of rent for the year.
			£	£
Ulster - -	218	1/- to 1/6	59	11
Munster - -	7,899	9d. to 1/-	1,498	3,183
Leinster - -	5,710	10d. to 1/-	1,235	1,052
Connaught - -	109	1/- to 1/2	25	24
	<hr/>		<hr/>	<hr/>
Total	13,936		2,817	4,270

The amount borrowed was £1,958,680.

In 1899, 1,453 cottages were proposed to be built at a cost of £205,560, the average cost per cottage being £142. The terms for loans were as follows :—

Period for Repayment.	Rate.	Annual Annuity. Interest and Repayment.		
		£	s.	d.
20 years.	2 $\frac{3}{4}$ per cent.	6	10	8
30 "	2 $\frac{3}{4}$ "	4	18	4
35 "	3 "	4	12	8
40 "	3 "	4	6	2
50 "	3 $\frac{1}{4}$ "	4	1	2

Schemes under Part III of the Housing Act of 1890.—

In this connection it may be mentioned that the total loans to local authorities in Ireland under Part III of the Housing Act of 1890, amounted to £293,040; also that an inspector was authorised to carry out the Acts in room of the rural sanitary authorities in Monaghan (39 cases), Donegal (38 cases), and Coleraine (7 cases).

Schemes have recently been undertaken in Dublin, Blackrock, Newry, Thurles, Waterford, Limerick, and Lurgan.

SECTION III.

WHAT HAS BEEN DONE

BY LOCAL AUTHORITIES.



CHAPTER VI.

CLEARANCE OF SLUMS BY IMPROVEMENT SCHEMES.

The work of local authorities with regard to the Housing of the Working Classes has been of a three-fold nature.

In the first place, they have taken action under the Public Health Acts to obtain abatement of nuisances, to stop overcrowding, to insist upon existing dwelling houses being made healthy, and to enforce the byelaws which secure proper construction and sanitation for new dwellings.

In the second place, they have taken action under Part II of the Housing of the Working Classes Act, 1890, to compel the renovation or demolition of single houses, obstructive buildings, or small groups of houses which are, or cause others to be, unfit for human habitation [pp. 31-32], and under the Artizans Dwellings Acts, and Part I of the Act of 1890, they have condemned and reconstructed, after purchase, large unsanitary areas containing a number of such houses.

In the third place, they have taken action to a limited extent under Parts I and II of the same Act, together with local improvement Acts, and to a greater extent under Part III of the Act of 1890, the Small Dwellings Acquisition Act, 1899, and the Housing of the Working Classes (Amendment) Act, 1900, to provide or encourage the provision of new, healthy housing accommodation in the form of model lodging houses, block dwellings, tenement houses, flats, and cottages.

The work done under the first of these divisions in the direction of coercive sanitary measures has been already dealt with in the previous chapters [pp. 18-32], and it will only be necessary here to commence by giving particulars of the various improvement schemes alluded to in the second division.

LOCAL IMPROVEMENT SCHEMES AND RAILWAY BILLS.

The Standing Orders of Parliament require that in any case where it is proposed by a Bill in Parliament to authorise the taking, in any district, of ten or more houses, occupied either wholly or partially by persons belonging to the **labouring classes**, plans and full particulars must be deposited with the Local Government Board and in Parliament.

Definition of Labouring Classes.—There is no definition of “the **Working Classes**” in the Act of 1890, but the House of Commons Standing Order No. 183 defines the “**Labouring Classes**” as meaning “mechanics, artisans, labourers, and others working for wages; hawkers, costermongers, persons not working for wages but working at some trade or handicraft without employing others, except members of their own family; and persons other than domestic servants whose income does not exceed an average of thirty shillings a week, and the families of any of such persons who may be residing with them.”

It may be added that this is extended, for the purposes of the “Settled Land Act,” to all classes earning a living by wages or salaries, and occupying a house not rented higher than £100 a year.

It is within the power, and it has to a certain extent been the practice, of Parliament to require the provision of a number of new dwellings to replace those demolished, whether by such bodies as railway companies or local authorities. In England and Wales, exclusive of the Metropolis, 514 such statements have been presented to the Local Government Board between 1884 and 1900. Four-fifths of these related to railway Bills, and the others mainly to improvement schemes of local authorities. They authorised the taking of 58,382 houses, containing a population of 279,057 persons. During 1900, the various Bills involved the displacement of 34,306 persons—equal to the population of a good sized town. The number of new dwellings provided has seldom been more than half the number demolished, but it is gratifying to note that in the 1901 session of Parliament, this evasion of housing obligations received a severe check by the rejection of the Bill of one of the largest railway companies on the ground that its rehousing provisions were inadequate.

Housing schemes enforced in connection with street improvements, etc., have been carried out recently at London, Manchester (Miles Platting), Bath, Bristol, Carlisle, Keighley, and Plymouth by the town councils concerned, and have involved the building of about 250 dwellings to date. Loans amounting to £40,149 were sanctioned by the Local Government Board during 1899 for this purpose. The Blackwall Tunnel displaced 1,210 persons, and the London County Council had to find new dwellings for 1,750.

Liverpool.—Under Cross’s Act, the area now known as Victoria Square was acquired, and 635 slum houses demolished, at a cost of

£72,000, but the cost of the scheme decided the Corporation to use their local Act in subsequent years.

Under the Liverpool Sanitary Amendment Act, 1864, the medical officer of health has reported certain districts to the town council as being unfit for human habitation. These presentments have been forwarded to the Grand Jury of Quarter Sessions, who, after hearing evidence, have almost invariably acceded to the medical officer's request for demolition, whereupon the council has proceeded in each case to purchase and demolish, without needing a provisional order. The owners were allowed the option either to sell or retain the sites, and in most cases the cost of acquiring each house without the land has been from £25 to £50. The council has spent close upon £500,000 in demolishing these unsanitary areas. This work is being continued, and a recent estimate showed that it was necessary to deal with 1,071 courts less than 15ft. wide, and containing 5,765 court houses and 1,669 front houses, also 83 courts over 15ft. wide (except where narrowed by privies and ashpits) containing 606 court houses and 144 front houses, the total cost being about £280,000, allowing for a proportion to be demolished by the owners. During the year 1900-1901, no less than 237 courts were swept away, as against 970 in the previous ten years. Particulars as to re-housing schemes are given fully in subsequent chapters.

Glasgow.—The Glasgow Improvements Act, 1866, created an Improvement Trust, which has been administered by the city council. The scheme comprised the acquisition of 88 acres in the centre of the city, including the Salt Market, High Street, Trongate, Bridge Gate, etc. The houses were old, dilapidated, and unsanitary, and the wynds and closes were narrow and irregular. The population of the area was about 51,000, densely crowded, and living in an unsanitary condition. Thirty new streets have been formed, and 26 streets have been widened, occupying about 23 acres formerly covered with houses. Two filthy streams which ran through the district have been covered in; the Alexandra Park has been acquired and laid out, and since 1889 the Trust have retained and built upon the various sites themselves. Nearly £2,000,000 has been spent in the improvement of land and buildings, and in the 30 years up to 1896 no less than £600,000 was drawn from the rates, but the Trust is now self-supporting.

The Glasgow Improvements Act, 1897, authorises further improvements, including the purchase of 25 acres of land, within or without the city, as sites for workmen's dwellings.

A new improvement rate, limited to 1d. in the £, is authorised to be imposed equally on **landlord and tenant**.

The reasons for making the owner pay half instead of the occupier paying all the expenses of improvements are—

- (a) The benefits of all improvement Acts are largely reaped by the owners of property.
- (b) The corporation and the occupiers of Glasgow considered it a standing grievance that the landlords had borne no part of the burden of the Improvement Rate.

The rate has never exceeded $\frac{1}{2}$ d. in the £, and a sinking fund is provided to repay all loans within a period of 60 years.

The balance-sheet of the Trust shows liabilities (mainly loans) £1,291,230; and assets, £1,308,369, made up of tenement buildings, £378,612; and lodging houses, £113,756; land, £478,478; and capitalised value of ground rents, etc., £337,523.

IMPROVEMENT SCHEMES UNDER THE ARTIZANS' AND LABOURERS' DWELLINGS ACTS.

From 1851, when Lord Shaftesbury's two Acts were passed, up to 1870, there was no attempt on the part of municipalities to carry out important housing schemes. Torren's Acts, 1866 and 1868, and Cross's Acts, 1875, 1879, and 1882, produced a little improvement, but mainly owing to the expensive machinery required to put the Acts in motion, this activity was shortlived and spasmodic. During the five years 1876-80, loans were sanctioned amounting to £1,890,979, but during the ten years 1880-1890, this was only increased by £456,374 to a total of £2,347,353.

The principal towns carrying out schemes under these Acts were London, Birmingham, Nottingham, Swansea, Wolverhampton, and Greenock, and the work done was only the clearance of large unhealthy areas as follows:—

London.—The Metropolitan Board of Works expended no less than £1,323,415 on sixteen schemes, simply in clearing unhealthy areas, besides leaving to their successors (the London County Council) the completion of six other schemes costing £281,693. The total number of persons displaced was 29,151 from about 51 acres, and the gross cost of the property was £1,983,892, that is £68 per head of persons displaced, or £39,000 per acre. The recoupment by sale of land, etc., was only £377,114, so that the net cost was £1,606,688, that is £55 per head. The sites were either sold or let on long leases to the Peabody Trustees, East End Dwellings' Company, Improved Industrial Dwellings Company, and others, who between them erected

1,217 one-room dwellings, let at 1/6 to 4/3 per week;

3,056 two-room " " 4/6 to 9/6 "
(mostly 5/- to 6/6);

2,072 three-room dwellings, let at 5/6 to 10/- "

139 four-room " " 7/6 to 11/- "

or a total of 7,026 dwellings, containing 14,093 rooms and accommodating about 28,000 persons.

It may be interesting to record the fact that the population of these 22 slum areas was about equal to that of the borough of Richmond, but the average number of deaths every year was about 1,150 for the slums as compared with about 450 for Richmond; that is a death-rate of over

40 per 1,000 for the former, as against 15 per 1,000 for the latter. When it is remembered that the deaths of our soldiers in South Africa from battle, disease, and all causes, have averaged about 36 per thousand per annum, it will be seen how true is the saying, that "slums are more deadly than battlefields."

Birmingham—Great Improvement Scheme.—This corporation carried out several schemes under the Artizans and Labourers Dwellings Act, 1875. The first area dealt with 93 acres in extent, from New Street on the south, to Aston Road on the north. The houses were old and dilapidated, and the death rate double that of the healthiest part of the borough. The estimated expenditure was as follows:—Cost of purchasing properties, £1,310,000; street making, £34,000; total, £1,344,000. Less value of surplus land, £794,000. Net cost, £550,000. One of the streets formed on the area is Corporation Street, 1,484 yards long, 22 yards wide. The corporation did not acquire all the properties. They purchased about 45 acres, and 1,867 dwelling-houses out of 3,744 upon the area. About 1,200 were taken down; the remainder were repaired and put in sanitary condition by removing buildings where too crowded, rebuilding conveniences, paving yards, providing proper system of drainage, etc. The greater portion of land acquired has been let on building lease, 75 years, for shops and other premises. The ground rents produce about £36,000 per annum, and the rents of premises left standing on the uncleared portion of the land amount to £20,000 per annum gross. It was proposed to erect a block of modern dwellings on the flat system on the remaining part of the land, but the council negatived the proposal, and instead 22 two-storey cottages were erected. The corporation have acquired other areas not so centrally situated. They have cleared these areas and provided thereon 31 artizans' cottage dwellings, letting at rents of 5s. 6d. to 6s. 3d. Returns sufficient to provide a profit equal to a ground rent of 11d. per square yard per annum. The buildings have been erected under the Housing Act of 1890.

Greenock—Expensive Scheme under Act of 1875.—The Police Board of Greenock made an improvement scheme under the Artizans Dwellings Improvement Act, 1875. The Board carried out the scheme as the land was unsuccessfully offered for sale and they had no option. It has turned out more expensive than was anticipated. Blocks of houses in flats with shops on ground floor were erected in 1886 on the improved area. The houses consist of single, two, and three apartments respectively, and there are more applicants than can be accommodated. The rents are (1) single apartments, 10s. per month; (2) two apartments, 17s. per month; (3) three apartments, 22s. per month. The total cost of the scheme was about £200,000, of which £72,500 was expended on new buildings. The net rental derived is about £2,720.

Swansea.—This scheme was made at a cost of £4,456 per annum. The land was offered for sale or lease. Owing to the operations of local builders a scheme for rebuilding was unnecessary. Principally houses

for artizans were erected, the rentals amounting to £1,268, but a large area was excepted from the operation of the scheme, and upon the land so excepted the public library buildings and houses of a good class were erected. The net cost of the scheme was £3,288 per annum.

Wolverhampton—Expensive Scheme.—The council made a scheme under the Artizans, etc., Act, 1875, and purchased land to build dwellings on for the persons displaced from the unsanitary area. The unsanitary area was from time to time resold for building purposes. The council did not carry out any scheme for rebuilding. The land purchased by the corporation was not readily disposed of for the purposes for which it was originally intended, and the Local Government Board being satisfied that sufficient accommodation had been provided by private enterprise granted modifications enabling the corporation to sell the land for various purposes. The working classes are now feeling the evil consequences of this policy. The extent of the condemned area was 16 acres inclusive of streets, and the capital outlay on the scheme £267,862., or an average of £16,740 per acre. Rents produced £945, and a rate of 6d. in the £, producing £6,765, was levied in 1889 to meet the annual cost.

IMPROVEMENT SCHEMES UNDER PART I.

Improvement schemes carried out under Part I of the Act of 1890, resemble very closely those under the Artizans' and Labourers', etc., Act, with the exception that in most cases the local authorities have themselves provided a certain amount of new accommodation. The cost of carrying out the schemes has been somewhat less, owing to the improved terms of compensation provided by sec. 21 of the Act of 1890.

It has not been an uncommon experience to find enthusiastic supporters of these clearance schemes on many town and district councils in the shape of the friends of those who own slum cottages, which they want the ratepayers to take off their hands.

Demolition schemes, under present conditions, are doubly profitable to this class, because they not only get an inflated value for the slums they sell, but they also get an increased rental for their other dwellings, owing to the dispossessed tenants competing for rooms in the remaining slums, which they are compelled to go to on account of the house famine.

The following statement of loans, sanctioned between 1891 and 1900 inclusive, for the purpose of dealing with the clearance of large unhealthy areas under Part I, may be of interest. In most cases loans for 50 years were applied to the purchase of the slums, and loans for 40 years to the erection of dwellings for persons displaced.

The amounts borrowed for London are not included, but the outlay is given separately. The period for repayment in London is about 60 years, and the confirming authorities are the Home Secretary and his Treasury.

TOWN.	Am. unt.	Period of Loan.	TOWN.	Amount.	Period of Loan.
	£			£	
Birkenhead -	7,250	30 years	Plymouth -	4,183	20 years
Birmingham -	30,100	50 "		43,540	30 "
Bournemouth -	1,100	50 "		30,506	50 "
Brighton -	62,591	40 "	Portsmouth -	4,000	40 "
Coventry -	518	50 "	Salford -	17,940	30 "
	759	30 "		52,000	50 "
Devonport -	22,055	30 "	Sheffield -	28,000	30 "
	9,854	50 "		68,512	50 "
Dudley -	180	30 "	Southampton	46,500	27 "
Lancaster -	1,200	30 "	Stretford -	8,200	40 "
Leigh -	423	20 "	Sunderland -	26,650	40 "
	4,942	30 "	Wigan -	8,245	20 "
	3,850	40 "		32,480	40 "
	12,235	50 "		35,873	50 "
Manchester -	282,005	40 "			
	3,000	50 "	TOTAL -	848,691	

Schemes were also dealt with at Bath, Birkenhead, Leeds, and Prescott (U.D.C.) during the year 1900-1. There is a great deal of sameness about these schemes. They are all very expensive, mainly owing to the fact that each council has, in many cases, to pay compensation for the **land** at its full market value as a building site, instead of its value as a site for erecting workmen's dwellings. Thus as much as £32,000 per acre has been paid on the average for sites in London.

The London County Council, by eight schemes under Part I, have cleared, or have arranged to clear about $31\frac{3}{4}$ acres of 1,811 one-room, 1,418 two-room, and 445 three-room dwellings, or a total of 3,674 dwellings, with about 6,000 rooms inhabited by 14,422 persons, at a cost of about £1,045,000.

In all cases provision is made for building new dwellings in substitution. Of these schemes the Nightingale Street (Marylebone) scheme may be noted, because it is to be carried into effect at the expense of the owner of the first estate of freehold, Lord Portman. A similar arrangement with Lady Henry Somerset as to the Churchway (St. Pancras) area fell through. The **Boundary Street (Bethnal Green) Scheme** is by far the largest scheme undertaken under the Housing Acts. Fifteen acres of filthy and dangerous slums, with 5,719 inhabitants, were gradually cleared between 1893 and 1897 at a net cost of £280,000. The claims of owners for compensation were settled as follows:

	Total Amount Claimed.	Total Amount of Settlement.
	£	£
159 claims settled by negotiation -	385,656	228,317
24 " " arbitration -	71,677	38,215
TOTAL	£457,333	£266,532

LONDON—BOUNDARY STREET IMPROVEMENT SCHEME.

BEFORE :



(From "The Municipal Journal.")

AFTER :



MUNICIPAL REHOUSING ON CLEARED AREAS.



ROOM IN A BOUNDARY STREET DWELLING.



MANCHESTER MUNICIPAL COTTAGES—GEORGE LEIGH STREET.

With Attic Bedrooms. (*See pp. 77 and 102.*)

Cost of Building, per room, £65. Rent, 1/6 per room, or 7/9 per week per Cottage.

It will be noted that the reduction of claims was far greater in those that were fought than in those settled by negotiation.

£2,068 was paid to 424 weekly tenants as allowances on account of their expenses of removal.

New streets, arranged on radial lines, have been laid out with three public gardens, and new dwellings have been built. The general death-rate of the slum area was 40 per 1,000; phthisis death-rate, 8 per 1,000; zymotic diseases, 9 per 1,000; and infant mortality, 252 per 1,000, or more than twice as many deaths as there are now on the reconstructed area.

Birkenhead.—Cleared 4,530 yards of land and 101 houses at a cost of £5,800, and built 18 houses costing £6,705. Two more schemes agreed upon, affecting 2 acres, 232 houses, and 902 persons at a cost of £11,845.

Birmingham.—An unhealthy area in Milk Street was cleared, and tenement houses erected.

Brighton.—Three schemes under Part I. Cleared areas costing £65,310 were sold for £21,038, after improving streets. Cost, £31 to £37 per person displaced.

Dublin.—Two schemes under Part I were carried at a cost of £50,000. The land was cleared and let to the Artisans Dwellings Company at a rent of £340 a year. The council, having afterwards decided to build themselves on the areas which they found it necessary to clear, have carried out four schemes for rebuilding. The dwellings are fully occupied. Those of four storeys were not so acceptable to the working classes as the two to three-storey dwellings since erected.

Edinburgh.—By the improvement scheme of 1893, which cost £100,000, it was estimated that 2,712 of the population would be dishoused, and as the North British Railway Company had proceeded with a clearance for railway improvement purposes, displacing 1,200 persons, a crisis arose, and the scheme had to be suspended till 237 new dwellings were erected by the corporation, while the railway company was compelled to provide 118 new houses. Subsequent clearance schemes deal with areas at Stockbridge, Portobello, Greenside, and Paul Street, at an estimated expenditure of £110,000 gross, and £63,000 net.

Lancaster.—A small scheme was carried out dealing with 1,300 square yards at a cost of £1,200, in the case of certain congested buildings, when some of them were pulled down and the sites utilised for back yards and a back street.

Manchester.—Prior to the passing of the Act of 1890, the town council had dealt with 6,890 houses under a local Improvement Act, which enabled them to close, though not to replace, dwellings reported unfit for habitation. At first the operations of this Act were free from serious difficulty, as there were vacant houses for dispossessed tenants to go into; but the closing of so many houses with the extension of railways, factories, and other premises, brought about serious overcrowding. Schemes were accordingly prepared under Part I of the Act of 1890, for clearing the Oldham Road and Pollard Street areas. The two larger areas are now covered with dwellings, and the smaller areas thrown into a flagged open space. A great improvement has taken place in the rates of mortality, the cleared area, and a smaller improvement on the area adjoining them, as the following figures will show:—

	Oldham Road Area.	Pillard Street Area.	Adjoin- ing Dis- trict 6.	Adjoin- ing Dis- trict 7.	Whole of Ancoats.
Death Rate, 1887-8-9 - -	49'2	51'4	40'8	49'2	33'4
Death Rate, 1896-7-8 - -	29'7	32'7	38'6	39	28'6
Reduction per cent. - -	39	36	5	21	14

Plymouth.—The corporation has bought and cleared an area of 71,760 feet, of which over one-third was thrown into streets and the rest allocated for building new dwellings.

Portsmouth.—An area of 3,136 square yards was cleared at a cost of £4,000, and the site, after rearrangement, was sold for £640, with the stipulation that 12 houses, in accordance with the Borough Surveyor's plans, should be erected.

Salford.—In addition to clearing certain areas, 183 unhealthy cottages were closed under a local Act, without any cost to the ratepayers.

Sheffield.—In May, 1894, the council obtained a provisional order for acquiring 23,908 square yards of slums at an estimated net cost of £60,000. The area has been divided into four sections to be dealt with gradually.

Southampton.—Schemes have been carried out for clearing certain areas, and erecting a municipal lodging house and artisans' flats.

Stretford.—The property on the condemned area has been sold, and is now replaced with modern dwellings.

PART II.—CLEARANCE OF SMALL SLUMS.

Loans for the purposes of Part II have been obtained by the following towns outside London :—

TOWN.	£	Years.
Coventry (sec. 38) - - - -	145	50
Darwen - - - - -	12,000	30
	15,115	50
Hereford - - - - -	400	20
	3,515	50
Manchester - - - - -	21,795	50
Tamworth - - - - -	2,960	35
	1,875	50
TOTAL £	57,805	

Proceedings have been also taken by 421 authorities for closing 4,478 buildings unfit for human habitation, but of these no less than 2,861 were opened again, while few of the others were demolished. It appears that 37 dwellings were "represented" by householders during the year 1900.

The London County Council have undertaken four schemes under Part II, at Brookes Market (Holborn), Mill Lane (Deptford), Ann Street (Poplar), and Falcon Court (Borough), involving the clearance from $3\frac{1}{4}$ acres, 450 one-room, 438 two-room, 369 three-room dwellings, 10 lodging houses, or a total of about 1,750 rooms inhabited by 1,855 persons, at a cost of £69,750; that is about £40 per room, or £38 per head, and £21,460 per acre. Half the net cost will be paid by the respective borough councils.

London Borough Councils.—Twelve schemes under Part II have been undertaken by the local vestries of London (now borough councils) at Green Street and Gun Street (Southwark) Norfolk Square (Islington), Moira Place (Shoreditch), London Terrace (St. George's in the East), Queen Catherine Court (Ratcliffe), King John's Court (Limehouse), Fulford Street and Braddon Street (Rotherhithe), Brantome Place, Prospect Terrace, Chapel Grove, and Eastnor Place (St. Pancras), involving the displacement from eight acres of 4,042 persons, at a cost of £178,728, or £22,216 per acre. In four cases the London County Council contributes one-third, and in the other cases half the cost. Eight local authorities in 1900 closed 133 unhealthy dwellings, apart from improvements.

Manchester.—The area, known as Chip Town, or Chester Street, was represented under Part II in 1891, and the property acquired almost, if not entirely, by private agreement, was demolished and 368 persons displaced, at a cost of £15,141, or £2 13s. 5d. per yard on the area of 5,761 square yards.

Pott Street area, with 127 houses and 299 persons, costing £14,621, or £2 10s. 3d. per square yard on the area of 5,819 square yards, was also acquired.

Harrison Street area cost £5,147 for 79 houses, containing 250 persons, or £1 9s. 11d. per square yard for 3442 square yards. In addition to erecting new buildings, the council have paid the owners of unsanitary back-to-back houses, closed by order of the local authority, a gratuity of £15 for converting back-to-back houses into through-houses by partial demolition.

RE-HOUSING OF PERSONS DISPLACED FROM SLUM AREAS.

It has already been shewn that nearly all local authorities and railway companies are required to provide or secure the provision of a certain number of new dwellings in place of those demolished by them in connection with improvement schemes, whether under the Housing Act or local Acts. These dwellings are supposed to be erected "within the limits of the area or in the vicinity thereof," and they are expected by some people to house the dispossessed slum dwellers. It may be said at once that this latter expectation is never realised, for the following reasons:

- (1) The slums have always been cleared before the new dwellings have been erected, and in the meantime the tenants have had to find accommodation elsewhere. In London it is now the rule to do the clearance and building at the same time, but the practical difficulty still exists.
- (2) Those who are turned out of the slums do not need to live in that particular locality, so they often take up their new abodes far from it. Out of 6,000 persons on the area adjoining the new street from Holborn to the Strand, only 774 belonged to a class whose work rendered residence on the spot a necessity.
- (3) The cost of land in central districts is so great that only a small area can be acquired, and this necessitates the erection of block dwellings, so as to get a large number of rooms on the site. The cost of building and maintaining block dwellings, apart altogether from the cost of sites, is very heavy—double that of cottage dwellings—so it is necessary to charge rents which are out of the reach of slum dwellers, or beyond their inclination to pay.
- (4) Slum dwelling is a disease, and most of the persons dispossessed resent the regulations with regard to overcrowding, cleanliness, and sanitation which are naturally enforced by the local authority in new dwellings. Thus, even if the new dwellings were let at lower rents, the old residents on the area would be disinclined to go in them.
- (5) Owing to the house famine, there is a strong pressure of demand for house accommodation on the part of respectable labourers and artisans, who have as much necessity for a decent home as those in a lower grade.

It is not surprising, therefore, to find that in nearly all new dwellings erected under re-housing schemes, the actual tenants are representative of the ordinary working classes of all grades, with only a sprinkling of the former tenants of the slum area. It is plain, however, that where sufficient new accommodation is provided, the net result is the lifting-up one grade of all the persons affected—perhaps, after all, a more common-sense course than suddenly lifting the worst tenants into the best houses. Thus, assuming four grades of houses in a given district—"good," "very fair," "indifferent," and "bad"—if 1,000 new dwellings are erected, 1,000 tenants from one or all of these classes are found moving into them. Even if they all come from the good "houses," it is clear that these are not allowed to remain empty, but are filled by a corresponding migration from dwellings not so good. In this way the 1,000 worst dwellings would ultimately be left empty but for the house famine. As it is, however, the improvement only extends to a lessening of overcrowding corresponding to the 1,000 new dwellings, and thus we see by the census returns there is a steady lessening of overcrowding in the worst kinds of dwellings. A careful examination of the following table will show the great cost, not only for each acre cleared and each person displaced, but also for each person re-housed.

In the case of London the last column, "Cost of Sites," does not indicate the actual cost, but the valuation of the sites for housing purposes, and up to July, 1900, land with a commercial value of £230,000 was written down for housing purposes to £95,000.

NAME OF AREA.	Acreage cleared.	Net Cost of Clearance.	Persons displaced.	Persons re-housed.	Total Cost of Re-housing.	Cost of Sites.
London (Part I)—	Acres.	£			£	£
Brook Street, Limehouse	1	19,419	562	306	16,000	2,000
Trafalgar Road, Greenwich	3½	17,535	378	306	12,370	1,000
Hughes' Fields, Deptford	4½	83,793	1,786	666	35,659	3,720
Cable Street, Shadwell	1½	40,516	970	796	38,840	2,500
Shelton Street, Drury Lane	1½	68,419	1,208	616	19,792	5,700
Boundary St., Bethnal Green	15	280,000	5,719	5,524	280,000	27,000
Brookes' Market, Holborn	1½	8,018	55	60	2,729	750
Clare Market	3½	216,500	3,172	2,250	—	—
Southwark (Part II)—						
Green Street and Gun Street	½	4,805	374	420	20,842	3,860
Falcon Court	1½	15,500	824	678	37,455	7,100
Shoreditch—Moria Place	1½	57,300	533	400	22,916	4,420
Birkenhead (Part I)	1	5,800	198	90	6,705	—
Birmingham (A.L.D.I. Act)						per sq. yd
Corporation Street	45	550,000	6,500	950	28,100	£ s. d. 1 16 0†
Brighton (Part I)	4	55,000	—	160	8,000	2 3 5
Manchester (Part I)—						
Oldham Road	3¾	97,510	1,870	1,294	88,000	5 6 9
Pollard Street	1¾	9,545			26,220	1 15 0
Part II—						
Chester Street	1½	15,141	368	360	14,801	2 13 6
Pott Street	1¼	14,621	299	402	18,188	2 10 3
Harrison Street	¾	5,147	250	363	16,930	1 10 0
Plymouth (Part I)	1⅓	34,500	813	841§	37,749	†
Salford (Part I)	370 cotts.	50,034	1,200	672§	31,871	1 10 5 2 2 10 2 17 5 4 16 3
Sheffield (Part I)	5 acres.	60,000	—	1,122	—	1 10 0‡
Wolverhampton (A.L.D.I. Act)	16 acres.	267,862*	—	—	—	—
Glasgow (Local Act)	88 acres.	600,000	51,000	5,600	B'ldngs.* 480,000	—

In the case of Shoreditch, the Vestry erected the dwellings.

* Net Cost, £158,045. † 1,500 on Millbank Estate. § Under Part III.

‡ 1,500 to be re-housed. ° Value of Ground, £486,000.

† 6s. 6d. per yard elsewhere. ‡ 29½ acres bought for £16,000. A Vacant Area.

CHAPTER VII.

WORKMEN'S DWELLINGS PROVIDED BY LOCAL AUTHORITIES.

The workmen's dwellings built by local authorities may be divided broadly into two groups—

(1) In connection with the various clearances mentioned in Chapter VI, it has been the practice to require new dwellings to be erected to house at least a part of the displaced population, on or near the area. Such has been the case at Aberdeen, Birmingham, Birkenhead, Brighton, Carlisle, Cork, Croydon, Darwen, Devonport, Douglas, Dublin, Edinburgh, Glasgow, Greenock, Hull, Keighley, Kingston, Leigh, Liverpool, London, Middlesbrough, Nottingham, Plymouth, Salford, Sheffield, Shoreditch, Southampton, Stretford, and Wigan. The money required for the purpose of building was in most cases included in the loans mentioned in Chapter VI. These dwellings exist under somewhat different conditions to other municipal houses (page 25).

(2) In other cases, land and dwellings have been provided under Part III of the Housing Act of 1890, mainly with a view to increase the general accommodation of districts where there has not been a sufficient supply of healthy houses. A recent Government return shews that up to March 31st, 1900, Part III had been adopted by 94 local authorities—*viz.*, the London County Councils, 46 town councils, 41 urban district councils, and 6 rural district councils. Thirty of them were then carrying out schemes.

The dwellings erected have been of five types, as follows—

- (1) Common lodging houses, with either bunks or cubicles ;
- (2) Block dwellings, four or five storeys high, either associated with appurtenances common to several tenants, or self complete except approaches ;
- (3) Tenement houses of three storeys, containing several dwellings in each house, and of two types as in preceding ;
- (4) Cottage flats in two storey self-contained dwellings ;
- (5) Cottages of various sizes, self-contained, and generally provided with gardens.

Types of each class will be described hereinafter.

London, Glasgow, Manchester, Liverpool, Hornsey, and Richmond are described more fully in another chapter, and details as to all dwellings are given in the tables in the following chapters, but a few words about the general work of each district are here given.

LOANS UNDER PART III.

The following loans were sanctioned by the Local Government Board, during the period 1892-1900, for schemes for building working class dwellings under Part III of the Act of 1890, in English provincial districts alone.

(Periods of fifty years denote loans in respect of sites; periods of less than fifty years are, as a rule, for buildings and works).

TOWNS.	Amount of Loan.	Period of Loan	TOWNS.	Amount of Loan.	Period of Loan
<i>Rural District Councils—</i>	£	Yrs.	<i>Small Boroughs—</i>	£	Yrs.
Thingoe R.D.C. (Ixworth, Suffolk)	1,700	30	Aberystwith -	3,300	40
Sevenoaks R.D.C. (Penshurst, Kent)	1,800	40	Basingstoke -	3,000	30
<i>Urban District Councils—</i>			*Darwen -	700	10
Alnwick -	1,240	50	6,800	30	
Barnes -	1,600	50	Folkestone -	16,344	30
16,900	39		1,063	50	
Barking Town -	20,105	40	Richmond (Sur- rey) -	33,637	40
Basingstoke -	3,000	30	4,240	50	
Bognor -	650	30	Stafford -	1,400	32
Brentford -	6,950	40	Tunbridge Wells	17,900	40
Ealing -	5,350	50	2,100	50	
30,566	40		<i>County Boroughs—</i>		
120,640	40		Birmingham (land)	6,200	60
East Ham -	8,630	50	Burton-on-Trent -	33,000	40
Edmonton -	8,630	50	*Brighton -	13,250	40
Finchley -	1,850	50	Leicester -	6,525	40
Heston Isleworth	2,833	45	69,700	30	
Hexham -	327	50	*Liverpool -	1,300	50
Hornsey -	47,000	40	*Manchester	28,415	50
Llandudno -	6,283	30	Newcastle-o'-Tyne	5,761	30
Rhyl -	2,750	30	*Plymouth -	10,215	40
250	50		2,700	8	
Southgate -	3,275	32	*Salford -	14,180	30
Tottenham -	8,500	50	12,298	27	
Wood Green -	3,300	50	9,000	30	
			218,729	40	
			12,773	50	
			*Wigan -	2,000	30
			TOTAL	832,029†	

* In these cases the new accommodation has been partly in connection with previous Improvement Schemes. † This now amounts to close upon one million pounds.

It will be noticed that the period of the various loans is as follows :
 Loans for 30 years and less £161,541 Loans for 50 years £80,938
 „ 40 „ - £583,350 „ 60 „ £6,200
 They were borrowed by two Rural District Councils, denoted hereafter by the letters R.D.C. ; eighteen Urban District Councils, denoted by the letters U.D.C. ; seven Town Councils, denoted by the letters T.C. ; twelve County Borough Councils, denoted by the letters C.B.

ENGLAND AND WALES.*(General Information as to Municipal Working Class Dwellings.)*

The following districts not otherwise mentioned have adopted Part III of the Housing of the Working Classes Act, 1890:—

Abercarn	-	U.D.C.	-	population	12,667.
Ashton-under-Lyne	-	T.C.	-	"	43,890.
Bedlington	-	U.D.C.	-	"	18,768.
Bedwelty	-	U.D.C.	-	"	9,919.
Blaydon-on-Tyne	-	U.D.C.	-	"	19,628.
Cardiff	-	C.B.	-	"	164,420.
Cheltenham	-	T.C.	-	"	45,478.
Chester	-	C.B.	-	"	38,301.
Consett	-	U.D.C.	-	"	9,694.
Dudley	-	C.B.	-	"	48,809.
East Grinstead	-	U.D.C.	-	"	6,094.
Ebbw Vale	-	U.D.C.	-	"	20,993.
Hertford	-	T.C.	-	"	9,322.
Lichfield	-	T.C.	-	"	7,902.
Nantyglo and Blaina	-	U.D.C.	-	"	13,491.
Newport (Mon.)	-	C.B.	-	"	67,250.
Stanley	-	U.D.C.	-	"	13,553.
Tunstall (Staffs.)	-	U.D.C.	-	"	19,492.
Wallsend	-	T.C.	-	"	20,932.
Wimbledon	-	U.D.C.	-	"	41,604.

Aberystwith (T.C.), pop. 8,013.—Adopted Part III and borrowed £3,300 for building.

Alnwick (U.D.C.), pop. 6,716.—Adopted Part III and borrowed £1,240 for land.

Barking Town (U.D.C.), pop. 21,547.—Erected 85 cottage dwellings costing £20,105 (Part II), and there were 228 applicants for the first 20 cottages. No arrears of rent up to date.

Barnes (U.D.C.), pop. 17,822.—Erected 48 cottages in Mortlake Middle Ward on the Richmond lines, and they were opened in April, 1901. The site will permit of 26 more cottages being built.

Basingstoke (T.C.), pop. 9,793.—Part III adopted and £3,000 borrowed.

Bath (City), pop. 49,817.—Forty cottages built on the Dolemeads.

Birmingham (City), pop. 522,182.—See pp. 44 and 47, and Chapter IX.

Birkenhead (C.B.), pop. 110,926 (p. 47).—Closed 76 houses last year under Part II, and adopted Part III. Built 18 houses at a cost of £6,705 to rehouse 90 people in connection with an improvement scheme.

Blackburn (C.B.), pop. 127,527.—Adopted Part III. Purchased site for a lodging house.

Bognor (U.D.C.), pop. 6,180.—Two cottages built under Part III for £225 each, on land costing 3/10½ per yard. Others abandoned owing to requirements of Local Government Board.

Bradford (C.B.), pop. 279,809.—Scheme under Part III being considered.

Bradwell-on-Sea (Essex), pop. 914, **Maldon** (R.D.C.)—Will build cottages at a cost of £1,600.

Brentford (U.D.C.), pop. 15,171.—Built 28 cottage flats in Starnage Road under Part III.

Brighton (C.B.), pop. 123,478.—Built 28 five-room cottages, under Part III, on part of a site of four acres given to commemorate the Diamond Jubilee. The houses cost £266 each, have double (hollow) walls, and an attic floor, but are awkwardly situated on the outskirts of the town.

Bristol (City), pop. 328,842.—Cottage flats, of the Birmingham (Milk Street) type, erected in connection with street improvements on three sites, some of which are low-lying and expensive to deal with.

Burton-on-Trent (T.C.), pop. 50,386.—Fifty cottages have been built under Part III, and 109 more are to be erected. It is estimated there will be an annual deficit on sinking fund of £232 per annum.

Bury (C.B.), pop. 58,028.—Plans for a municipal lodging house have been approved.

Carlisle (T.C.), pop. 45,478.—Dwellings on the cottage flat system provided, at a cost of £5,700, in connection with an improvement scheme, but unsuitable to local needs and never fully occupied.

Coventry (C.B.), pop. 69,877.—The Town Council has appointed a special Housing Committee to enquire into the needs of the Borough and report thereon. Part III has been adopted.

Croydon (C.B.), pop. 133,885.—Ten cottages and a municipal lodging house for both sexes have been built under a local improvement Act.

Darwen (T.C.), pop. 38,211.—In connection with clearance schemes, cottage dwellings have been provided under Parts II and III upon Corporation land, rented at £35 per acre from the Water Department. The larger houses, let at 8/-, contain six rooms, scullery, and bath.

Devizes (T.C.), pop. 6,532.—**Interesting Experiment.**—The council have laid out land in suitable plots, and granted building leases for 99 years upon very favourable terms, on condition that workmen's dwellings are built. Thirty-seven plots have been taken up already, and houses are being built for the prospective tenants upon a common plan approved by the council.

Devonport (C.B.), pop. 69,674.—Built tenement blocks, with 42 dwellings and three shops. Tenders just accepted for building 20 three-room and 43 two-room dwellings on one acre of the Ordnance Street area, at a cost of about £6,845 for site and for building.

Douglas (Isle-of-Man).—Three blocks of dwellings, costing £16,000, with a rental of £672, have been erected under local Acts in connection with the clearance of a site costing £55,000. The total deficiency on the sinking fund, after meeting all other expenses, has been £822 in four years, owing to heavy cost of land.

Ealing (T.C.), pop. 33,040.—Building 104 cottages and 36 cottage flats under Part III, on the Richmond lines, on 5 acres out of 6½ acres of land acquired in North and South Roads, South Ealing. To be completed by June, 1902.

East Ham (U.D.C.), pop. 95,989.—Under Part III, £120,640 has been borrowed, and 40 cottage flats built at New Beckton; are let at 7/- for three rooms, scullery and bath, and 7/6 for four rooms, scullery and bath.

Edmonton (U.D.C.), pop. 46,899.—Eighteen acres of land have been acquired for the erection of 400 cottages, and £27,000 has been borrowed for the erection of 86 of these; each to contain five rooms, with bath and scullery, on a plot of land 80 feet by 15 feet, and to be let at a rent of 7/6 per week.

Erith (U.D.C.), pop. 25,295.—Building 48 cottages under Part III.

Esher and Dittons (U.D.C.), pop. 9,489.—Built 12 cottages under Part III, each with six perches of garden ground.

Finchley (U.D.C.), pop. 23,591.—Purchased 4½ acres of land for £1,950, and prepared a scheme for building 61 cottages on 2½ acres, with half-an acre for road 45 feet wide.

Folkestone (T.C.), pop. 30,694.—Built 50 cottages in 1899-1900 under Part III, at 8/- per week. If interest were 2½ per cent., and period of loan 60 years, rent need only be 6/- per week.

Hartlepool (T.C.), pop. 22,723.—Has under consideration the provision of a municipal lodging house and the erection of cottages under Part III.

Hereford (T.C.), pop. 21,382.—Spent £3,515 on clearance scheme. The erection of 21 dwellings is being carried out at estimated cost of £3,570 for building.

Heston Isleworth (U.D.C.), pop. 30,838, and **Hexham** (U.D.C.), pop. 7,871, have each adopted Part III and bought land.

Hexham (R.D.C.), pop. 26,738.—Has decided to seek the consent of the Northumberland County Council to the administration of Part III.

Hornsey (U.D.C.), pop. 72,056.—Full details in Chapter IX.

Huddersfield (C.B.), pop. 95,008.—Built municipal lodging house in 1853, and 157 cottages in 1882, under local Act on ground leased for 999 years. Rate of interest too high, but lodging house makes a small profit.

Hull (City), pop. 240,618.—In connection with improvement schemes, 40 tenements in three blocks have been built, at rents of 3/6 for 2½ rooms, 4/9 for 3½ rooms, 5/6 for 4½ rooms. From June, 1898, to May, 1902, no less than 1,425 houses, in about fifty different streets, were represented under Part II by the Medical Officer as being unfit for human habitation, but only 362 were demolished. The areas dealt with amounted to 16,861 square yards.

Ixworth, pop. 951, **Thingoe** (R.D.C.).—Full details in Chapter XI.

Keighley (T.C.), pop. 41,565.—Under improvement scheme, 24 four-room houses were built for £6,163, giving a rental of about £350.

Kingston (T.C.), pop. 34,375.—After street improvement, 12 good cottages, with electric light, let at 9/- and 10/- per week.

Lancaster (T.C.), pop. 40,329.—The Corporation has adapted two houses under Part III.

Leeds (C.B.), pop. 423,953.—Built 10 through houses, at 5/9 per week, under Part II. Cost of site, 7/3 per square yard. The practice is to sell land at 1/8 to 2/4 per square yard to private builders, to put up new dwellings to re-house tenants displaced from areas containing 75 acres, now being cleared at a cost of £500,000.

Leicester (C.B.), pop. 211,574.—Built 42 tenements, in three storey blocks, on Corporation land under Part III. All fully occupied.

Leigh (T.C.), pop. 40,001.—Street improvement necessitated building 20 five-room cottages, at a cost of £8,063 inclusive. Total cost of improvement, £21,004.

Linthwaite (U.D.C.), pop. 6,879.—Built 4 cottages for £900.

Liverpool (City), pop. 684,947.—(pp. 41-42). Full details in Chapter IX.

Llandudno (U.D.C.), pop. 9,307.—Built 19 cottages in 1897, and bought land for 60 more.

Manchester (City), pop. 543,969.—(pp. 47-49). Full details in Chapter IX.

Merthyr Tydvil (U.D.C.), pop. 69,227.—Borrowed £15,000 under Part III, and got tenders for building 100 cottages.

Middlesbrough (C.B.), pop. 91,317.—Built a few cottages after street improvement, and preparing a scheme under Part III.

Morpeth (T.C.), pop. 6,158.—Sold municipal land to workmen, and advanced money for the erection of cottages.

Newcastle-on-Tyne (C.B.), pop. 214,803.—Special Housing Committee of the City Council has reported that 10,000 people need housing. City Council is now considering scheme for the erection of dwellings similar to those provided by the Liverpool Corporation. In addition, the Town Improvements Committee has obtained the approval of the Local Government Board to a housing scheme to supply the needs of people displaced by improvements.

Newport (Mon.), (C.B.), pop. 67,290.—Adopted Part III.

Norwich (C.B.), pop. 111,728.—Corporation has purchased land for housing purposes, but no further steps have been taken.

Nottingham (C.B.), pop. 239,753.—Built five-storey block dwellings, 22 years ago, under A. and L. D. Acts, in Victoria Square; also cottages, recently, on Coppice Road, in connection with improvement of back-to-back houses. These latter will pay $3\frac{1}{2}$ per cent. on an outlay of £310 per house, with an average rent of 6/6 per week for five rooms and scullery. The period of the loan is only 30 years; if it were 60 years there would be a saving of $1\frac{1}{2}$ per cent. It is proposed to build 30 three-storey tenements, on the Manchester lines, in Pennyfoot Street

Penshurst, pop. 1,647, **Sevenoaks** (R.D.C.)—Full details in Chapter XI.

Plymouth (C.B.), pop. 107,509.—(p. 48). Built three blocks of flats under Part I on half-an-acre of cleared area, at a cost of £10,000 for site, and £15,400 for building 168 rooms. Bought $29\frac{1}{2}$ acres of vacant land on the outskirts at a cost of £19,600, and built 98 houses, mostly flats, at a cost of £22,349 for 374 rooms. Six other blocks are in course of construction.

Poole.—Small area has been cleared and houses are being built.

Prescot (Lancs.) (U.D.C.), pop. 7,855.—Dwellings are being built to rehouse displaced tenants.

Rhyl (U.D.C.), pop. 8,473.—Adopted Part III and borrowed £3,000.

Richmond (T.C.), pop. 31,677.—Full details in Chapter X.

Rotherham (T.C.), pop. 54,348.—Adopted Part III in order to re-house after an improvement scheme. Will probably build 70 cottages on the plan of Cornes' cottages at Leek.

Salford (C.B.), pop. 220,956.—(p. 48). Full details in ninth Chapter.

Southampton (C.B.), pop. 104,911.—Loans have been obtained, under Part II, for a scheme dealing with thirty acres of land. The corporation has erected a lodging house and artisans' flats. Capital.—Total raised, £57,832; annual income, £3,081; expenditure, £2,371 (excluding interest and repayment of loans).

Southend-on-Sea (T.C.), pop. 28,857.—Adopted Part III, and bought 5 acres at £300 to build 60 cottages, at a cost of £14,750.

Sheffield (City), pop. 408,994.—Adopted Part III. Cleared the Crofts area at a cost of £90,000 for 5 acres. Built dwellings on part of it as follows:—8 one-room at 3/- per week; 62 two-room at 5/- per week; 54 three-room at 6/6 per week. On another site of 1 acre acquired from the Tramways Committee of the Corporation, on a loan for 75 years at 3 per cent., 20 five-room cottages have been built at a distance of two miles, or a penny tramfare, from the centre of the city, and let at 6/6 per week. They each cost about £220 for building alone, £30 for site, and £40 for other expenses. The biggest schemes, however, are yet to come. The Council has very wisely set itself to purchase land on the outskirts of the city while the price is still comparatively low. In this way 42 acres were bought at £100 per acre, and 60 acres at £150 per acre, all by agreement. With regard to three more lots of land containing 33 acres, one owner refused to sell except at too high a price, so that compulsory purchase was effected; and although the owner wanted £10,000, the award was only £6,049, and the actual cost after arbitration, allowing for all expenses, averaged only £250 per acre, and even this included the award of £1,200 compensation for “injurious affection” because only part of his land was taken. It is a striking commentary on the peculiar sanctity attached to landed property as against human beings, that the erection of healthy homes for the people should be considered such a serious evil as to demand such heavy compensation. The Housing Committee of the Sheffield City Council are considering proposals for the development of these 150 acres, and although no definite decisions have been come to, the general body of opinion seems to be decidedly pronounced in favour of cottages rather than either block dwellings or tenement houses. The cottages will probably have plots of ground, each containing about 200 square yards, and will contain a living room and a combined kitchen and scullery on the ground floor, with three bedrooms on the first floor. Baths will be provided in many cases, and a number of the houses will be semi-detached. They will cost about £42 per room. With the prospect of cheaper interest, and a 60 years’ loan for buildings, it is probable that the rents may be fixed so as to be little over 1/- per room per week.

Southgate (U.D.C.), pop. 14,993.—Under Part III, 12 cottages with bath and scullery, costing £3,000, and let at 6/6 to 7/6 per week, which just pays.

South Shields (C.B.), pop. 97,267.—Adopted Part III, and scheme sanctioned for building 32 cottages at a cost of £8,000,

Stafford (T.C.), pop. 20,894.—Built 40 cottages under Part III at a cost of about £9,000. These cottages are let at 4/- per week, and the sinking fund, about £112 per annum, is provided by the rates, as a matter of definite policy.

Stretford (U.D.C.), pop. 30,346.—After clearing 4,117 square yards for £2,695, adopted Part III, and built 40 cottage flats with 96 rooms for £5,306. Average net profit, £.25 per annum.

Sunderland (C.B.), pop. 146,565.—Cleared area under Part I at a cost of £2 14s. 1d. per yard for site worth 7/6 per square yard, and prepared scheme for building 204 rooms, in 73 dwellings, for 325 persons. Adopted Part III.

Swansea (C.B.), pop. 94,514.—(p. 44). A local improvement Bill is in Parliament asking for power to provide dwellings and lend money to workmen to build houses on part of the Corporation Estate.

Tamworth (T.C.), pop. 7,271.—Adopted Part III; built 12 cottages for £2,348, to house displaced population.

Tenby (Pembroke) (T.C.), pop. 4,400.—The Corporation, as owner of landed property, has laid out land for workmen's dwellings. The sites have been readily taken up at moderate ground rents by workmen and others.

Tunbridge Wells (T.C.), pop. 33,388, and **Tunstall** (U.D.C.), pop. 19,492.—Adopted Part III.

Wellington (Salop) (U.D.C.), pop. 6,273.—Sixteen houses being erected at proposed rents of 5/- per week.

West Ham (C.B.), pop. 267,308.—Part III has been adopted, and 144 cottage flats have been provided at Bethell Avenue and Corporation Street. Electric light is fitted, and charged at 6d. per week extra. Schemes are in progress at Eve Road for 40 tenements—land £2,617, buildings £15,740; Channelsea Estate (leasehold), 119 old houses to be demolished, and 94 cottage flats and 12 cottages to be erected, at a cost of £29,020; Invicta Road, 72 cottage flats, for rehousing persons displaced by local improvement Act, at a cost of £2,273 for land, and £13,955 for building by the Works Committee of the Council; Manor Road Estate, 10 acres with roads formed costing £11,750, and plans approved for 520 cottage flats costing £121,546 for building; Temple Mills Estate, 12 acres of grass land costing £4,500; Temple Mills Estate, $\frac{3}{4}$ acre required to develop the preceding site; 12 houses purchased for street improvements and appropriated for housing the working classes.

Whitley Upper (Yorks.) (U.D.C.), pop. 764.—Part III adopted. Six houses to be built on the Council's own land at a cost of £1,240.

Wigan (C.B.), pop. 60,770.—Area cleared under Part I. Built 160 houses and a municipal lodging house. The houses have been sold.

Wolverhampton (C.B.), pop. 366,679 (p. 45)—Scheme prepared under Part III for 50 cottage flats on one acre. Proposed rents, 2/- for two rooms, 3/8 for three rooms.

Wood Green (U.D.C.), pop. 34,183—Adopted Part III, and applied for £30,000 loan to build workmen's dwellings as follows:—18 four-room cottages at 7/6 per week, 26 five-room cottages at 9/6 per week, 18 cottage flats at 7/- and 9/- per week, 6 shops with flats over, baths and washhouses to be provided. Land purchased.

Wrotham (Kent) (U.D.C.), pop. 3,571.—Twelve cottages to be built at a cost of £3,100.

Yarmouth, Great (T.C.), pop. 51,250.—Cottages are being erected to be let at 2/6 to 3/6 per week. Expenditure, £2,500.

SCOTLAND.

This is the land of the small dwelling, so far as the number of rooms is concerned. Most houses are of stone, and the tendency in the past has been to keep the standard low in order to get cheap rents. Block dwellings are the rule in large towns.

Aberdeen (City), pop. 143,722.—A scheme under Part I carried out. A common lodging house has been built. Also adopted Part III, and built a block of 8 tenement houses, three storeys high, with three dwellings on each floor; one washhouse for four families; one w.c. for three tenants; only part of site used at a cost of 8/- per square yard; 380 square yards to each house. Returns, $2\frac{3}{4}$ per cent. after paying expenses and to sinking fund.

Edinburgh (City), pop. 298,069 (p. 47)—Dwellings have been erected (after clearing slum areas) at Cowgate and High School Yards, at South Back of Canongate, and at Tynecastle in the suburbs. There are no sculleries, no washhouses, and in some cases one w.c. to two families. The total cost was £25,310. The rents vary from 2/- to 2/7 for one room, and 4/- to 5/- for two rooms. The gross rental is £1,200. The Working Expenses are £310. Interest £760. Sinking Fund £840; so there is a deficiency on the latter. They are occupied by mechanics and others of that class. The sites cost £14,520 per acre, but have been "written down" to one-fourth or one-fifth of this amount for housing purposes. At Greenside, 330 new dwellings are being built, and 64 old houses reconstructed. At Stockbridge, 81 two-storey cottages, at rents 1/9 to 3/6, are being built of clinker blocks from the Powderhall dust destructor, by Council's workmen, at a cost of £8,400. On area D 105 small houses are being built at a cost of £160 each. The total outlay on building exceeds £150,000. In nearly every case the dwellings above mentioned consist of only one or two rooms. Rents run from £5 to £10 10s. per week.

Glasgow (City), pop. 622,355, (p. 42). Dealt with fully in the next chapter.

Greenock, pop. 67,645, (p. 44)—Has one municipal common lodging house with 252 beds, and under the A. and L. D. Act of 1875, has built 21 houses in Dalrymple, Shaw, Duff, and Brynmer Streets, containing 197 dwellings in 290 rooms. Each w.c. suffices for from one to three families, and each washhouse for from six to twelve tenants.

Leith, pop. 97,551.—Has a municipal lodging house, which has realized £3,200 gross profit since 1894.

Paisley, pop. 79,355.—Has a municipal lodging house, with beds let at 4d. and $4\frac{1}{2}$ d. per night. In 1899 the income was £890 and the expenditure £801.

Perth (City) pop. 32,872.—Has expended £11,600 in providing dwellings let at £5 per annum for one room, and £7 5s. to £9 10s. for two rooms, and £11 10s. for three rooms, not including rates.

Peterhead pop. 12,195.—The Council has erected a municipal lodging house at a cost of £1,500, as it was urgently required. A rate of $\frac{3}{4}$ d. in the £ is necessary to maintain it.

IRELAND (*See also pp. 37-39*).

Belfast (City), pop. 348,965.—Slum areas are being cleared, but the Corporation only builds model lodging houses, as houses are cheap and plentiful.

Clonmel (Tipperary), pop. 10,500.—Under Part III, 25 four-room dwellings at 2/- to 2/6, and 7 five-room dwellings at 5/2 per week, have been provided at a cost of £5,300 inclusive, or £39 per room; but there has been a deficit of £100 on the year's working.

Cork (City), pop. 75,978.—Two areas have been cleared, and 303 three-room dwellings, and 76 four-room dwellings with no sculleries, have been provided at Madden's, Ryan's, Horgan's, Roche's, and Harper's Dwellings at rents of from 1/9 to 2/8 each dwelling.

Drogheda (T.C.), pop. 11,783.—Dwellings are being erected at a cost of £20,000.

Dublin (City), pop. 286,328, (p. 47)—Loans have been applied for to the extent of £20,000 under the Small Dwellings Acquisition Act, 1899. £500,000 to be spent under the Act of 1890.

Newry (T.C.), pop. 12,587.—Twenty-one dwellings have been built at a cost of £5,600.

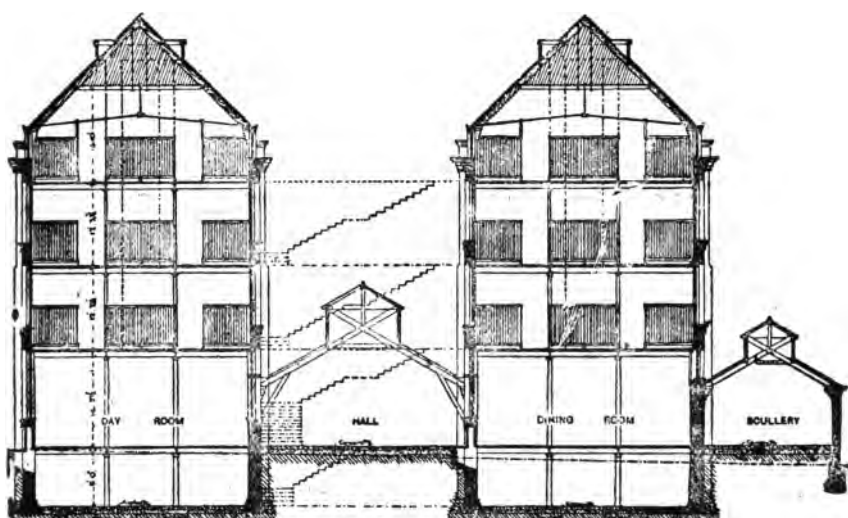
Rathmines (U.D.C.)—Has expended £11,000 in building 58 houses, which give a clear return of 2½ per cent., after paying Interest and Sinking Fund charges. Now building for 1,300 persons at a cost of £10,000.

Wexford (T.C.). pop. 11,154.—Has provided 59 four-room dwellings under the Irish Acts, at a cost of £75 per cottage, and a rental of about 2/3 per week.

MODEL LODGING HOUSES.

Common lodging houses are the dwellings of the lowest classes of the population, and especially those of the "casual labour" and "tramp" class. They frequently leave so much to be desired in the matter of decency, cleanliness, and sanitation, that there is plenty of room for one such "Poor Man's Hotel" to be erected by the Municipality in nearly every large town, and in some smaller towns, both as a kind of standard of what such houses should be, and also as a means of supplying the deficiency of accommodation, and thus by healthy competition, improving other lodging houses.

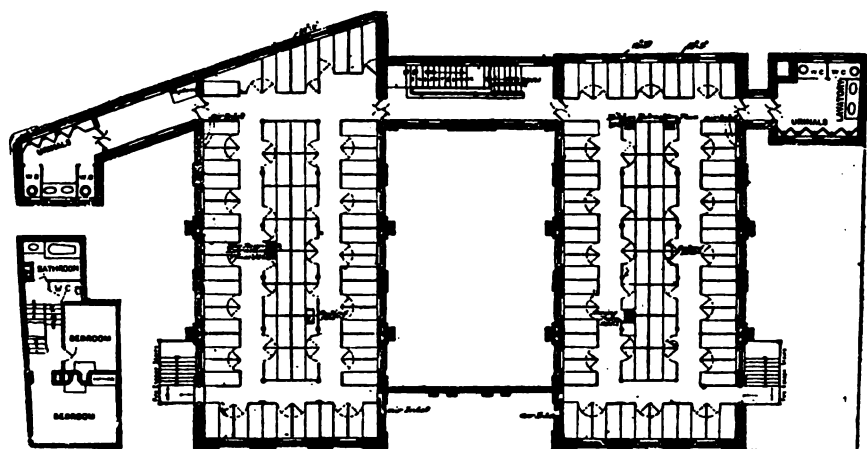
They vary somewhat in the degree of privacy as regards sleeping accommodation, and also with respect to the extra common rooms, lavatories, and other appurtenances, but they have their main features in common, so that a description of one may serve for a general indication of what they are all like.



CROSS SECTION.

Note.—A separate ventilation shaft to each room, with double outlet in roof.

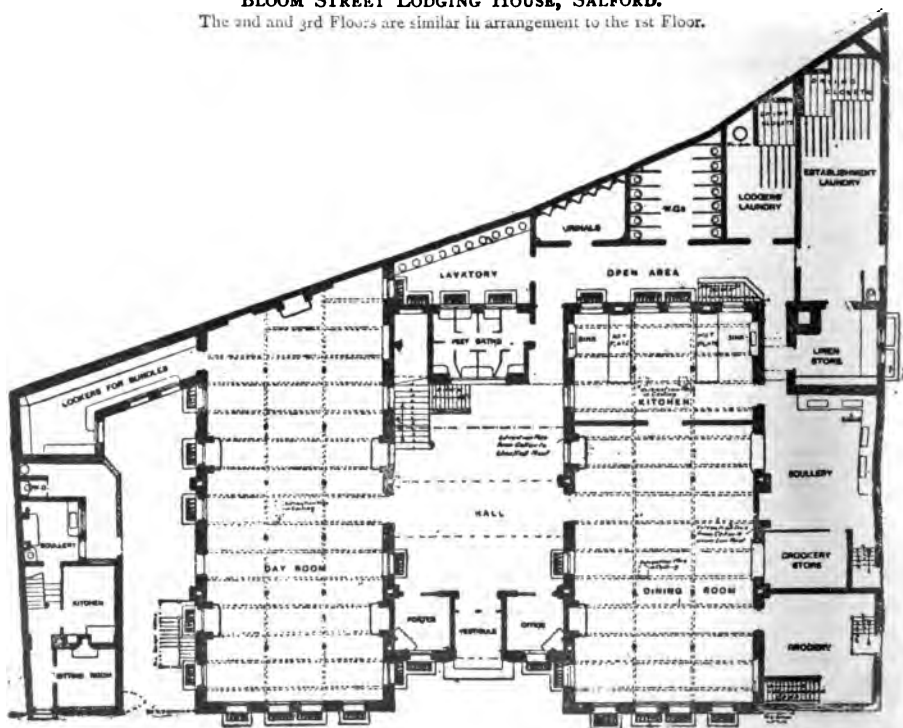
Bloom Street Lodging House, Salford.—This lodging house, which is a fair, average specimen of municipal lodging houses, consists of two main blocks, each four storeys high, with a connecting landing and staircase above the ground floor. The entrance hall is 30 feet wide and 36 feet long, with a large day room on the left, 71 feet long, 31 feet wide, and 14 feet high, and also a locker room with compartments numbered to correspond with the cubicles in the dormitory. To the right of the entrance hall is the dining room, 48 feet by 31 feet, containing grills, cooking ranges, and other fittings. This room is connected with the grocery shop, scullery, crockery store, and kitchen, from which the lodger can buy provisions at a cheap rate, and borrow the crockery and cooking utensils required. At the rear of the block are the baths, lavatories, washhouses, and sanitary conveniences, giving the greatest facilities for cleanliness. Above the ground floor are six dormitories, 12 feet high, divided into a total of 285 cubicles by sheet steel partitions. Each cubicle contains a spring mattress, bed, blankets, sheets, and quilt, chair, locked box, mirror, and comb; and allows a space of nearly 600 cubic feet for each lodger. An external fire escape staircase has been provided. The cost of building, fitting, and furnishing was £14,380, and the charge 6d. per night.



FIRST FLOOR PLAN

BLOOM STREET LODGING HOUSE, SALFORD.

The 2nd and 3rd Floors are similar in arrangement to the 1st Floor.



GROUND FLOOR PLAN

TYPICAL LODGING HOUSE CUBICLES.



HARRISON STREET MUNICIPAL LODGING HOUSE, MANCHESTER.

Rent, 6d. per Night, with use of Common Rooms.

(See pp. 66 and 104.)

**CORRIDOR IN HARRISON STREET MUNICIPAL LODGING HOUSE,
MANCHESTER.**

Shewing Arrangement and Ventilation of Cubicles.



**A similar arrangement to this prevai's in the Salford and other Municipal
Lodging Houses.**

Statistics as to Municipal Lodging Houses.—It will be seen from the following tables that the cost of building, furnishing, and fitting varied from £37 to £71 per head of the accommodation; the three most modern being £61 per head. The daily charge varies from 3d. to 6d. according to the quality of accommodation provided. It will be seen that some pay very well, but others are carried on at a loss.

TOWN.	Beds.	Total Cost.	Cost of building and furnishing per head.	Charge per Night.
Aberdeen -	252	£ 16,000	£ 61	4d., 5d., & 6d.
Croydon -	{ 66 men 34 women }	7,435	71	—
Darwen (1898)	{ 110 men 20 women }	7,920	61	5d.
Glasgow (seven) (1871-1879)	{ 2,166 men 248 women }	107,000	39	3½d. & 4½d.
Huddersfield (1880)	{ 173 men 12 women 9 double }	7,000	38	{ 3d. 5d. 6d.
Lancaster (1896)	99	750	Adapted.	4d.
Leith (1894)	200	8,050	37	5d.
London (1893) (Parker St., Drury Lane)	324	22,135	68	6d.
Manchester (1899)	363	25,678	61	6d.
Salford (1894)	285	16,880	51	6d.
Southampton (1899)	186	14,500	61	6d.

INCOME AND EXPENSES.

TOWN.	Receipts.	Expenses	DETAILS OF EXPENSES.				
			Interest on Loans.	Repayment of Loans.	Working Expenses.	Repairs, etc.	Rates, Taxes and Insurance
Darwen -	£ 497	£ 990	£ 225	£ 217	£ 470	£ 19	£ 59
Huddersfield -	979	907	125	—	573	130	79
Lancaster -	510	481	80 rent	—	332	53	16
Leith -	1,361	1,337	483	—	—	854	—
London (Parker Street)	2,942	2,844	655	196	1,422	230	341
Manchester -	2,392	4,155	Estimated £330, plus rents, £82	Estimated 770	2,444	183	346
Salford -	2,147	2,945	435	693	1,220	391	206

The men's branch of the Croydon lodging house pays, but not the women's part.

The inclusive cost of the Manchester Lodging House was £72 per head, and the receipts for 1901 were £3,009, while the total expenses were £4,529. The figures as to income and expenses of other lodging houses in the table relate to only one year, but an average would show a similar net result. It will be noted that the **Receipts** per head of accommodation vary considerably, being, in round figures, Manchester £6 12s., Salford £7 10s., London £9 5s., although the charge per head is the same. Less than 30 per cent. of the Manchester accommodation was used as compared with 96 per cent. used at Glasgow.

Glasgow.—The profit on the Glasgow lodging houses has been sufficient to pay 5 per cent. on the value of the site, 1 per cent. for depreciation, and a balance of net profit, 4 to 4½ per cent. Unfortunately, there is an evident tendency in Glasgow to stereotype inferior accommodation in the attempt to encourage low rents, and there is an ominous saying among sanitary experts "Once a model lodger, always a model lodger." This theory seems to find support in the fact that, although private enterprise has been busy providing many additional lodging houses, the Corporation lodging houses are more fully occupied than ever, and in many cases by men who can and ought to afford to provide themselves with much better homes. During the past three years over 96 per cent. of the accommodation has been occupied nightly, thus giving an annual return of over £13,700.

Glasgow Municipal Family Home.—The next grade of house-room, above the common lodging house, is to be found in such a building as the Glasgow Municipal Family Home, which contains 160 small rooms, with a dining room, recreation room, kitchen and crèche. The cost of the building and land was £17,000 for 160 persons, or about £106 per head. It is heated with hot water, and lighted with electricity. The charges are for—

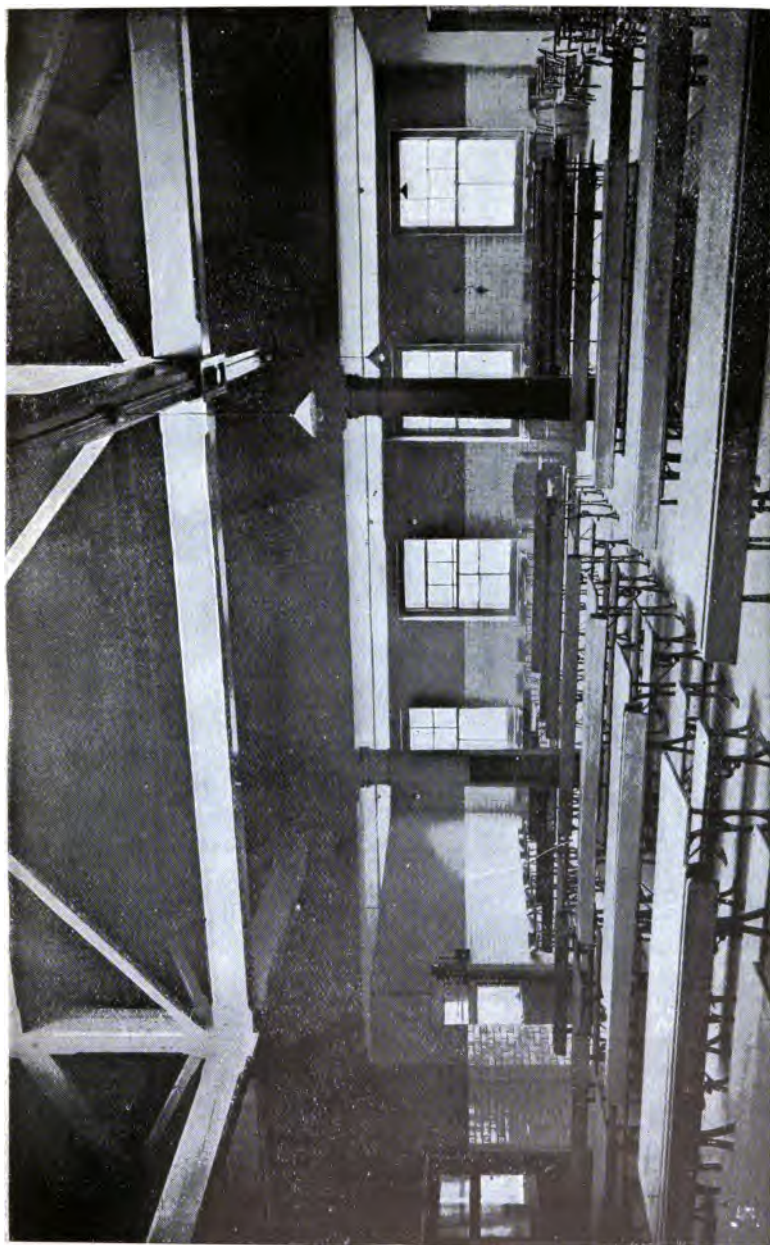
Widower and one child	...	4/2 per week.
" two children	...	4/10 "
" four "	...	5/- "

The tariff for board is—

Adults, Breakfast 2½d., Dinner 4d., Tea 3d.			
One child	...	...	1/10 per week.
Two children	...	...	3/2 "
Three children	...	...	4/0 "

At present it is occupied by 80 widowers, 30 other adults, and 217 children, nurses being provided without any extra charge. The revenue has been steadily increasing from £930 in 1896-7 to £3,573 in 1901, but this only gave a surplus of £127 18s. 10d. over working expenses. The Family Home, like the other lodging houses, is not occupied by the poorest poor, but frequently contains men in receipt of really good wages. On the occasion of the writer's visit to the home, a man came in who was earning £2 a week as a foreman stevedore at the docks. The experienced men in charge agreed that the problem of housing the poorest poor would only be solved by securing a larger supply of proper houses for the working classes as a whole.

MANCHESTER MUNICIPAL LODGING HOUSE.



HARRISON STREET LODGING HOUSE, MANCHESTER.
(See pp. 66 and 104.)
Interior of Common Room.

BLOCK DWELLINGS—JUVENAL STREET, LIVERPOOL.

(See pp. 69 and 95.)



Cost of Building, per Room, £81.

Rent, per Room, 1/10 to 2/9 per week.

BLOCK DWELLINGS.

The block type of dwelling owes its origin largely to the many obstacles which formerly stood in the way of outward or horizontal expansion of cities, and thus compelled a large population to be housed on a limited area. The fortifications and walls of large cities, especially on the continent, acted for many years like a band or cramp constricting the suburban growth of the city proper, and, although most of these cities have recently grown enormously since the fortifications have been moved outwards and the walls demolished, other causes have still hampered extension. Foremost of these has been the lack of full facilities for cheap, rapid, and easy transit to and from the centre and the surrounding open country, but this has been coupled with, and accentuated by, the difficulty of obtaining land at a reasonable price and under proper conditions in the belt immediately adjoining the suburbs.

This restricted and costly supply of land has acted like a physical wall round every large town, so far as proper suburban expansion has been concerned.

Recent developments point to the breaking down of the transit difficulty, but the old type of building has persisted so long that the organisation of large towns has in many cases become stereotyped in the direction of inward concentration, and upward, rather than horizontal, extension. Under these circumstances it is not to be wondered at that "model housing," beginning as it did in the large cities, took the form of "overcrowding on area" by providing or encouraging the provision of too many rooms on too little land.

Although such block dwellings are the rule in most large continental cities, they have not been established as the normal type of dwelling in large towns in England, but the practice of clearing insanitary areas has handicapped local authorities by compelling them to secure new accommodation for rehousing on very dear land, and, as a consequence, to make the most of a small area by building block dwellings. In this way various companies to a great extent, and local authorities to a small extent, have housed some 250,000 persons in London in more or less objectionable homes of this kind.

About one-fifth of these are bad, or very bad, from the standpoint of light, air, and sanitation, but even the best are often injurious to health, especially in the case of young children. Speaking generally, they tend to establish a low standard of decency and comfort, especially where there is a small number of rooms; they add enormously to the exertion of going to and from home and work; and they place undue obstacles in the way of access to fresh air and out-door recreation in the case of women and young children, who find the arduous climb up even three or four flights of stairs a serious matter when not in robust health.

The favourite type of block building is four or more storeys high, and contains tenements of one, two, three or four rooms, more or less complete as separate dwellings, packed together and piled up on a limited area, with no gardens, and no separate yards, but with common passages and staircases, and an absence of all privacy outside the room door.

Each block is generally in charge of a caretaker or superintendent, and the common passages are sometimes lighted, cleaned, and controlled by him. These block dwellings consist mainly of two classes: (1) Those which have the appurtenances, such as washhouses, sculleries, and w.c.'s

in common for several families, and (2) those which have their own separate appurtenances, and are self-contained in every respect except the approaches. These and other kinds of blocks are described more fully in connection with the London and Glasgow dwellings, but the following table, which contains in a concise form the chief particulars of 6,265 municipal block dwellings, containing 13,816 rooms, may be useful.

Of these, the **London County Council** has built 3,447 dwellings with 8,456 rooms, and 133 shops, sheds, workshops, and stables on about 38 acres, and costing £860,000 for building, and £140,000 for sites, reckoning only the *nominal housing value*. The average number of rooms per dwelling is $2\frac{1}{2}$, and the cost per room works out at about £102 for building, and £17 for site. There are 101 one-room, 1,825 two-room, 1,293 three-room, 217 four-room, 8 five-room, and 3 six-room dwellings.

The weekly rents average about 3/- per room, and run as follows :

Dwellings.			Dwellings.		
29	...	under 3/-	816	...	7/- to 8/-
27	...	3/- to 4/-	552	...	8/- to 9/-
169	...	4/- to 5/-	402	...	9/- to 10/-
362	...	5/- to 6/-	204	...	over 10/-
886	...	6/- to 7/-			

Owing to lack of fulness in some of the detailed official information that is accessible, there are several estimated figures in these analyses, which are, however, substantially accurate and can, in most cases, be corrected by reference to the various tables.

In **Scotland** there have been built about 1,740 block dwellings with 3,167 rooms, or an average of $1\frac{1}{2}$ rooms per dwelling, and costing £413,045 inclusive, that is about £130 per room. They are mainly in Glasgow, and comprise 487 one-room, 1,090 two-room, 152 three-room, and 11 four-room dwellings. The rents average about 2/3 per room, including rates.

In **England and Wales**, excluding London, there are 1,003 block dwellings with 2,193 rooms, costing £190,000 for building, and £28,500 for site (housing valuation). The average number of rooms per dwelling is about $2\frac{1}{5}$, and the average cost per room has been £90 for building, and £13 for site. There are 149 one-room, 685 two-room, 141 three-room, and 28 four-room dwellings. The rents average just over 2/- per room, and are as follows :

224	...	under 3/-	69	...	5/- to 6/-
594	...	4/- to 5/-	116	...	over 6/-

It will be noticed that, owing to the site being reckoned at its reduced or "housing" value, the costliness of block dwellings has been due more to the large outlay per room on building than on site, the former costing from five to ten times as much per room as the nominal site value thus apportioned.

If the land be reckoned at its full cost, the actual charge per room in respect of the site would seldom exceed the charge for building, except in London, and even there, as in the case of the Boundary Street area, the two items would be about equal, that is, each just over £100 per room. The net rent in respect of such capital outlay would be from 1/6 to 2/6 per week in respect of each £100. To this must be added from 9d. to 1/- per week where it is desired to make the rents meet all other charges.

NAME OF COUNCIL, DATE OF ERECTION, AND SITUATION.	No.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Sites.	Cost of Site.	Cost per Room
<i>Scotland.</i>							
Edinburgh				£		£	£
<i>Part I.</i>							
(1897) High School Yard -	{ 24 32	One Two	2/0 to 2/6 4/0 to 5/0	{ 12,680 inclusive	—	† 14,520 per acre.	145 I
(1898) Tynecastle-	{ 24 40	One Two	2/0 to 2/6 3/6 to 4/0	{ 9,800 inclusive	—		
(1900) Cowgate	{ 8 97	One Two	2/0 3/6 to 4/0	{ 17,000 inclusive	—		
Glasgow	431	One	2/0 to 2/9	373,565	—	† £1 10s. to	126 I
<i>Glasgow Improvements Acts.</i>	921	Two	3/2 to 5/2	inclusive		£6 10s. per sq. yard.	
	152	Three	5/9 to 7/0				
	11	Four	—				
	187	Shops	—				
<i>England.</i>							
London							
County Council, 1893-1901.	101 1825 1293 217 8 3 133	One Two Three Four Five Six Shops, etc.	3/6 to 5/0 4/0 to 8/6 6/3 to 10/6 7/0 to 13/0 12/0 to 13/0 14/0 to 14/6	789,000	38 acres	136,000	£81 to £138 for Build- ing.
Sh'reditch Vest'y	25	Two	6/6	18,386	1½ acres	4,420	91 B
<i>Part II.</i>	50	Three	8/6				22 S
Moirs Place and Plumbers Place.							113
Liverpool	75	Two	2/6 to 3/6	17,929	—	* 18/0 sq. yard.	55
<i>Artisans and Labourers' e c., Dwellings Acts.</i>				including land.			
(1869) St. Martin's Cottages	38 16	Three Four	3/6 to 4/9 4/9 to 5/6				
(1885) Victoria Sq.	21 164 86	One Two Three	1/9 3/0 to 4/6 4/9 to 5/6	57,952	—	* 10,125 (22/6 sq. yard)	91 B 15 S
					Sq. Yd.		106
(1890) Juvenal St.	45	One	2/0 to 2/9	13,121	2,537	* 3,045 (24/0 sq. yard)	81 B
	54	Two	3/6 to 5/0				19 S
	2	Three	5/6				100
Manchester	48	One	2/6 to 3/0	60,577	9,135	* 5,585	116 B
<i>Part I.</i>							
(1894) Oldham Rd. (No. 2 Block)	237	Two	3/6 to 5/0			(† 97,481)	11 S
							127
(1894) Pollard St.	5	One	2/6	26,220	5,474	* 1,691 († 9,546)	98 B
	130	Two	3/0 to 4/0				6 S
							104
Nottingham	16	Bedrooms	1/0	14,000	—	—	81 B
<i>Artisans and Labourers' etc., Dwellings Acts.</i>							
(1875) Victoria Dwellings	14 25 15 12	One½ Two½ Three½ Four½	2/0 to 2/3 3/0 to 4/6 3/6 to 4/6 5/0				

* Nominal Housing Valuation.
I Inclusive of Building and Site.

† Actual Cost of Land.
B Building. S Site.

TENEMENT HOUSES (Provinces).

Tenement Houses usually consist of two and three storey buildings arranged in rows like ordinary houses, and containing from two to six families in each house. They differ from block dwellings in the height and construction of their main walls and also in the arrangement of the scullery, store, and w.c., which are generally part and parcel of each dwelling, and situated at the back of the other rooms. They are intermediate between the cottage and the block dwelling, but as a rule one main entrance serves for several families, who have to use a common back yard, and for all practical purposes no part of the premises can be considered private except the actual rooms occupied.

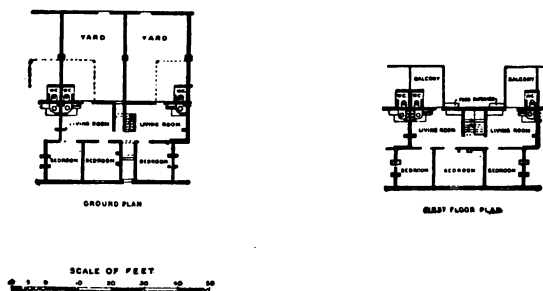
The following table gives particulars of 852 tenement house dwellings with 1,750 rooms on 8 acres, and costing about £143,000 for building, and £21,756 for sites. The average number of rooms in each dwelling is about $2\frac{1}{2}$, costing £76 per room for building, and £13 per room for site. There are 56 one-room, 514 two-room, 206 three-room, and 12 four-room dwellings, at an average rent of about 1/10 per room. (*124 dwellings in the table are not included*).

The rents are as follows :—

Dwellings.	Rent.	Dwellings.	Rent.
116 under	3/0 per week	98 between	5/0 and 6/0
293 between	3/0 and 4/0	19 „	6/0 and 7/0
256 „	4/0 and 5/0	6 over	7/0

About 20 per cent. are let at rents not exceeding 1/6, 20 per cent. not exceeding 1/9, and 40 per cent. not exceeding 2/0 per room, per week.

Being cheaper to build and to manage than block dwellings the rents are not only lower, but in most cases meet the actual cost of construction and maintenance. Detailed particulars are given in Chapter IX as to the Liverpool and Manchester tenement houses, which are carefully planned types.

Chester Street Tenements, Manchester :—

MANCHESTER MUNICIPAL DWELLINGS.

(See pp. 71 and 104.)



TWO STOREY TENEMENT HOUSES—CHESTER STREET.
Front View, shewing Entrance for Four Families. Rent per Room, 2/- to 2/3 per week.



TWO STOREY TENEMENTS—CHESTER STREET.
Back View, shewing Yards and 1st floor Landings.

MANCHESTER MUNICIPAL DWELLINGS.

(See pp. 71 and 104.)

ELEVATION OF THREE STOREY TENEMENTS IN CAROLINE STREET ON THE
POTT STREET AREA.

One Entrance for Six Families.



Cost per Room, £90.
Rent per Room, $1/6$ to $2/3$ per week.

Name of Council, Date of Erection, and Situation. ¹	No.	Rooms.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
Aberdeen 8 houses, 71 tenants	32 16 24	One One½ Two	2/0 3/0 3/6	£ *6,000	2¼ acres.	£ 2,700	£ 58 B 26 S <hr/> 84
Devonport (1901) James Street	23 16 3	Two Three Four	5/0 to 5/6 6/6 to 6/9 7/6	7,793	2730 sq. yds.	—	74 B
Leicester (1900)	18 24	Two½ Three½	3/0 to 4/1½ 4/0 to 5/1½	6,482	2,689 sq. yds.	1,232	60 B 12 S <hr/> 72
Liverpool (1897) Gildart's Gardens	60 26 2	Two Two Three	2/3 to 2/9 3/6 4/6	7,687	3,048 sq. yds.	1,828	44 B 10 S <hr/> 54
(1901) Dryden and Rachel Streets	160 16 6	Two Three Four	3/0 to 4/0 4/6 6/0	26,554	—	4,173	67 B 11 S <hr/> 78
Manchester (1899) Pott Street (Three storey)	36 39 3	Two Three Four	4/3 to 4/6 5/- to 5/6 6/- to 6/3	18,188	3,914 sq. yds.	1,957 (†14,621)	90 B 9 S <hr/> 99
Chester Street (Two storey)	36 36	Two Three	4/6 5/9 to 6/0	14,801	4,554 sq. yds.	2,277 (†15,141)	82 B 12 S <hr/> 94
Sanitary Street	16 32 16	One Two Three	3/- 4/6 5/9	Each 83 ,, 166 ,, 249	4880	2440 (†27,486)	83 B 18 S <hr/> 101
Plymouth (1898)	19	Three	4/0 to 5/0	—	—	—	—
Salford (1898) Queen St.	69	Two	4/6	11,730	2,968	†11,762	85 B 86 S <hr/> 171
Sheffield (1901)	8 62 54	One Two Three	3/0 5/0 6/6	30,000	—	†18,000 per acre	95 B

* Total expenditure £16,316.

† Actual Cost of Land.

COTTAGE FLATS (Provinces).

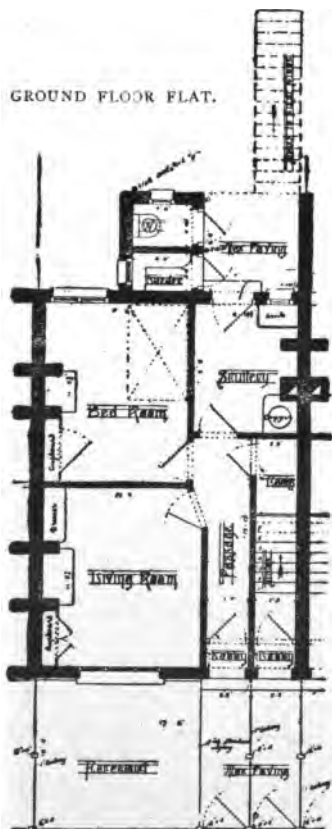
Cottage flats are two storey, self-contained dwellings, with one upper flat and one lower flat, somewhat like two storey tenement houses, but they have separate access to the street, and are each occupied by only one family. Some have balcony access, but others have separate front doors and back stairs, with separate yards or gardens. The following table gives particulars of 521 cottage flats, with 1,570 rooms (an average of 3 rooms per dwelling) which cost about £105,200 for building, and £13,700 for site, or an average of £67 per room for building, and £9 per room for site. There are 141 two-room, 232 three-room, and 148 four-room dwellings, let at an average rent of 1/9 per room, per week.

They are rented as follows :—

Dwellings.	Per Week.	Dwellings.	Per Week.
54 under 3/0		143 from 5/0 to 6/0	
34 from 3/0 to 4/0		54 „ 6/0 to 7/0	
146 from 4/0 to 5/0		90 over 7/0	

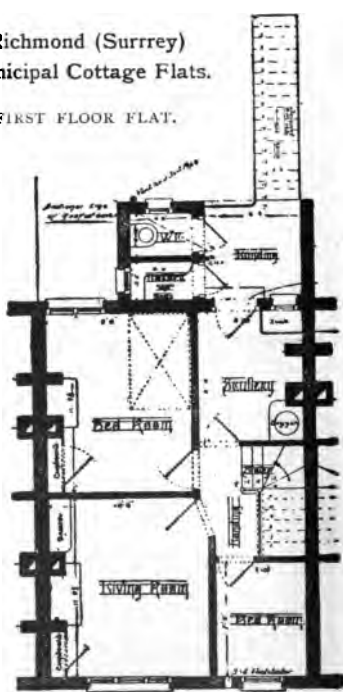
Three-fifths are let for less than 2/0 per room, per week. Fuller details as to construction, etc., are given in Chapters IX. and X. as to the Richmond and Birmingham types of cottage flats.

GROUND FLOOR FLAT.



Richmond (Surrey)
Municipal Cottage Flats.

FIRST FLOOR FLAT.



Cost of Building, £324 the two Flats.

Weekly Rent—4/6 Ground Floor Fl. t ;
5/6 First Floor Flat.

Name of Council.	No.	Rooms in each.	Weekly Rent.	Cost of Building.	Area of Site.	*Cost of Site.	Cost per Room.
Birmingham (C.C.) Milk Street	24 28 5 4	Two Three Three Four	3/0 4/6 5/6 5/0 to 11/0	£ 10,100 including roads.	sq. yds. 4,030	£ 1,007	£ 62 B 6 S 68
Brentford (U.D.C.) Starnage Road	14 14	Two½ Three½	5/3 6/3	395 double flat.	1,733	960	66 B 11 S 77
Carlisle (T.C.)	30 10	Two Three	3/0 4/0	5,333	2,100	£667 Roads, etc.	60 B B S
Ealing (U.D.C.)	36	Three	5/6 to 6/0	—	—	—	B S
East Ham (U.D.C.) Savage Gardens (1900)	30 30	Three½ Four½	7/- 7/6	36½ per double flat.	178 per double flat.	60 per double flat.	54 B 9 S 63
Hornsey (U.D.C.) Highgate	24	Two½	6/0	3,986	2,500	500	66½ B 10½ S 77
Liverpool (C.C.) Arley Street	19 15	Two Three	4/0 to 4/6 5/0	5,262	1,658	1,011	66 B 12½ S 78½
Plymouth (C.B.) Princes Rock	48 54	Three Four	4/3 to 5/0 5/0 to 5/6	—	—	—	90
Richmond (T.C.) Manor Grove	6 6	Two½ Three½	5/6 4/6	1,932	1,600	250	65 B 9 S 74
Stretford (U.D.C.)	24 16	Two Three	3/3 to 3/9 4/6	5,912	4,117	£34 per annum.	62 B 7 S 69
West Ham Bethell Avenue	27 27	Three½ Three½	6/0 to 6/9 6/6 to 7/3	13,040	4,229	*1,160	81 B 7 S 88
Corporation Street	45 45	Four½ Four½	8/6 9/0	23,927	9,182	3,333	66 B 9 S 75

* In the case of Brentford, Ealing, East Ham, Hornsey, and West Ham, the actual cost of the site is given.

‡ Roads and sewers cost Stretford £517, West Ham (Bethell Avenue) £539, (Corporation Street) £1,057, Hornsey £275.

COTTAGES (Provinces).

These are provided in the shape of two-storey, self-contained dwellings on separate sites, occupied by only one family, and provided as a rule with that greatly appreciated appurtenance—a separate yard or garden.

The cost of construction per room is less than that of any other type of dwelling occupied by workmen. Particulars are given in the following tables as to 1,643 dwellings with 7,759 rooms, on sites of about 55 acres, and costing about £356,914 for building, and £66,200 for sites; that is £46 per room for building, and £8 10s. for site. This, it will be noticed, is about half the cost per room for building block dwellings. There are 12 three-room, 548 four-room, 967 five-room, and 116 six-room cottages, or an average of 4.75 rooms per cottage, in addition to a scullery in nearly every case (27 dwellings in table not included). They are rented as follows:—

Cottages.	Per Week.	Cottages.	Per Week.
90 under	4/0	385 from	6/0 to 7/0
53 from	4/0 to 5/0	306 „	7/0 to 8/0
583 „	5/0 to 6/0	226 over	8/0

The average rent is $1\frac{1}{4}$ per room, per week, not counting the scullery as a room. Fuller details as to construction and management are given in Chapters IX and X in connection with the Hornsey and Richmond housing schemes.

The accompanying plans of the Nottingham cottages (pp. 58 and 78) are illustrative of a very common type of cottage (with back addition) found in most urban districts. The staircase is sometimes adjoining and parallel to the party wall, and in better houses a passage leads through from the front door to the back of the house.



Front Elevation

NOTTINGHAM.

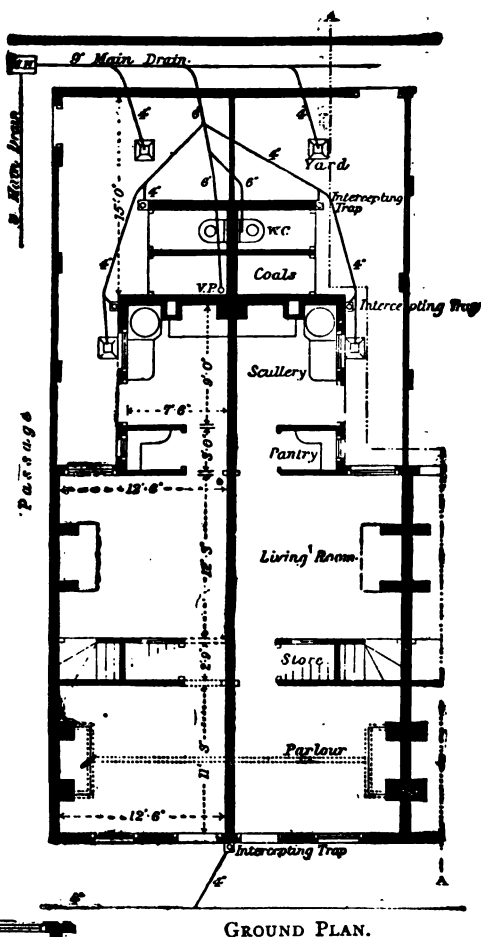
Coppice Road Cottages. Erected 1900.

Cost of Building, £250 each.

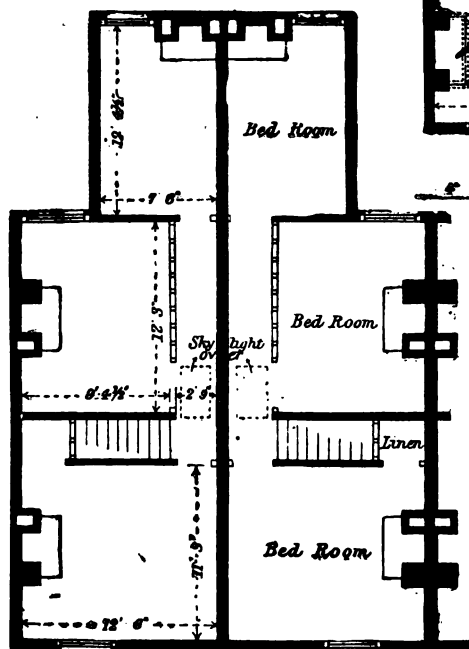
Rent, 6/3 to 6/9 per week.

These cottages are carefully and, on the whole, economically planned, but the following remarks may indicate their weak points.

The back addition, consisting of scullery, etc., with bedroom over, is not a cheap form of providing this particular accommodation, but is commonly used wherever a narrow frontage is for any reason desired.



GROUND PLAN.



FIRST FLOOR PLAN.

The staircase is not in a desirable position, as it is difficult to light it without danger of leakage through a skylight in the roof. The passage to the back bedroom is a waste of space, but unavoidable to secure the complete privacy of each room.

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	*Cost per Room.
Barking Town (U.D.C.)	85	Four½	6/9 to 7/0	£ 200	3 acres	£ 1,365 S 1,782 R	£ 50 B 9 S
Barnes (U.D.C.)	21	Four½	7/6	225	part of	1,600 S	59
Mortlake	21	Five½	8/3	247	2½ acres	680 R	56 B 12 SR
Birmingham Ryder Street	22	Five	5/6 to 6/0	182	yds. 2,100	—	38 B
Lawrence Street	81	Five	5/0 to 6/3	175	7,66	—	35 B
Bognor	2	Five½	4/6 to 5/6	225	968	200	45 B 20 S
							65
Brighton	28	Five½	7/6	266	part of 4 acres	Gift S 490 R	53 B
Burton-on-Trent (Part of 151 to be erected)	50	Five	5/3	180	5½ acres	175 S per annum 1,850 R	36 B
Clonmel (Ireland)	25 7	Four Five	2/0 to 2/6 5/2	156 195	—	—	39 B
Croydon	12	Five½	9/6 to 10/0	294	—	1,950	59 B 33 S
							92
Darwen	6 14 11 11	Four Four½ Five½ Six½	4/9 6/6 to 7/0 7/6 8/0	185 244 280 300	sq. yds. 6,300	35 S per acre 35 R per house	46 B 61 B 56 B 50 B
Ealing	104	Five½	7/0 to 11/-	£32,000	5 acres	£4,000 S 2,500 R	57 B 9 S
							66
Erith	24 24	Five½ Six½	8/0 9/6	241 263	2 acres	2,310	48 B 44 B 8 S

‡ These figures include, respectively, the cost of building and site of 18 cottage flats, each with kitchen, scullery, and two bedrooms. † Actual cost of site.

* B Building. S Site. R Roads. SR Site and Roads.

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	*Cost per Room.
Finchley (Scheme) - -	12	Three	5/9	180	4½ acres	1,850 S	60 B
	12	Four	7/6	230		1,000 R	56 B
	18	Five	8/6	252			50 B
	19	Six	10/6	278			46 B
Folkestone	50	Five½	8/0	305	2 acres	1,130 S 1,071 R	61 B 9 S
							70
Hornsey	68	Five½	8/6	249	4½ acres	2,738 S	50 B
	40	Four½	6/6	217		2,060 R	54½ B
Highgate - -	12	Five½	9/0	281	2 acres	2,000 S	9½ S
	24	Four½	7/6	224		1,070 R	56 B
Huddersfield	157	Four	4/8 to 5/6	170	3 acres	187 S per annum 2,198 R	42 B 11 S
							53
Keighley	24	Four½	5/6 to 5/9	257 inclusive	—	—	64 in- clusive
Leigh (Lancs.) Platt Street and Organ Street -	20	Four½	5/0	162	sq. yds. 1,192	880 S	40 B
	14	Four½	5/0	176		379 R	9 S
Linthwaite	4	Four½	4/6	225	—	48 S per annum 289 R	56 B
Llandudno	19	Four½	6/0	212	2,250	562 S 260 R	53 B 10½ S
							63½
Manchester Miles Platting -	60	Four½	5/6	220	7,011	2,711 S 1,419 R	55 B 17½ S
							72½
[Oldham Road area No. 1.] George Leigh Cot's	18	Five	7/9	327	2,910	1,455 S 325 R (†11,842)	65 B 16 S
							81

‡ These figures include, respectively, the cost of building and site of 18 cottage flats, each with kitchen, scullery, and two bedroom. † Actual cost of site.

* B Building. S Site. R Roads. SR Site and Roads.

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	*Cost per Room.
Middlesborough	5	—	—	166	—	—	—
	12	—	—	197	—	—	—
Nottingham Coppice Road	86	Five½	6/3 to 6/9	250	—	60 per cottage inclusive	50 B 12 S 62
Plymouth Princes Rock	3 14 10	Five Five Four	8/0 7/6 6/0	— — —	—	—	—
Richmond (Surrey)	1894 28	Four½	6/0	190	5% acres	4,250 S	47½ B
	22	Six½	7/6	254		1,873 R	42½ B
Manor Grove	1899 14	Four½	6/3	240			60 B
	16	Five½	7/3	245			49 B
	40	Six½	7/9	276			46 B
	36						9 SR
Salford (1900) (King Street)		Four	6/6	174	—	17,466 S 678 R	44 B 57 S 101
Southgate	12	Five½	6/6	250	—	—	50 B
Sheffield (1901)	20	Five	6/6	220	—	4/6 S sq. yd. 40 R	50 B
Wexford	59	Four	2/3	75	—	—	—
Wigan	160	Five	5/0 to 5/6	160	—	—	32 B
<i>Rural Councils.</i>							
Sevenoaks (Kent) Penshurst - (1900)	6	Five½	5/0	1,573	¾ acre	130	50
Thingoe (Suffolk) Ixworth - (1891)	8	Five	2/6	1,700 inclusive	3 acres	—	37½

‡ These figures include, respectively, the cost of building and site of 18 cottage flats, each with kitchen, scullery, and two bedrooms. † Actual cost of site.

*B Building. S Site. R Roads. SR Site and Roads.

Summary.—The total number of dwellings of all kinds is 9,293, as follows:—

Rent under 3/.	3/- to 5/.	5/- to 7/.	7/- to 8/.	Over 8/.
910	2,752	2,867	1,229	1,535
One-room.	Two-room.	Three-room.	More than three-room.	
793	4,255	2,036	2,209	

The cost of building these has been about £1,955,000.

CHAPTER VIII.

LONDON AND GLASGOW BLOCK DWELLINGS.

Details of Construction and Finances.

LONDON COUNTY COUNCIL.

From official returns and information, plans, etc., kindly forwarded by Sir W. Collins (Chairman, Housing Committee), T. R. Blashill, Esq., late Architect to the Council, and S. Burgess, Esq., Housing Manager.

It has already been shown (pp. 43, 46, 49, 51) that London has spent enormous sums of money in buying slums, and that under the Metropolitan Board of Works it was the custom of the central authority to sell the cleared sites to various Artizans Dwellings Companies, subject to them undertaking to erect dwellings in accordance with the requirements of the scheme. This meant that property which cost nearly £2,000,000 to acquire was sold for about one-fifth of that amount, thus giving a very large subsidy to private companies out of the rates. These companies have, as a consequence, become the owners of 263 large blocks of dwellings which have paid them on an average over 4 per cent.

Owing to the increased cost of building, it was difficult in late years to find companies willing to take up the more difficult sites, and when the London County Council became the governing body for the Metropolis a change of policy took place. The Council decided to retain the ownership of the sites of cleared areas, and to, itself, build, let, and manage houses for the working classes under the Housing Act of 1890. The standing order regulating such building schemes is as follows :

- (1) "The rents to be charged for the dwellings erected in connection with any specified housing scheme, or area, shall not exceed those ruling in the neighbourhood ; and
- (2) "Shall be so fixed that after providing for all out-goings, interest, and sinking fund charges, there shall be no charge on the county rate in respect of the dwellings on such area, or scheme ; and
- (3) "All such dwellings shall be so designed that the cost of the erection may not exceed a sum which will enable the Council to carry out the foregoing conditions ;
- (4) "The interest and sinking fund charges shall be calculated upon the cost of erection plus the value of the site, subject to the obligation to build dwellings for the working classes upon it."

The Council are allowed a period of 60 years, within which to repay the capital cost of the land and buildings, and the sinking fund is usually provided by means of a cumulative annuity at $2\frac{1}{2}$ per cent. (equal to $\frac{3}{4}$ per cent on the capital). By this method of borrowing the annual amount required to pay sinking fund and interest remain the same until the whole amount is paid.

Most of the houses have been built under the Housing of the Working Classes Act, 1890; but the **Blackwall Tunnel Acts**, 1887-1888, which authorised the displacement of 1,210 persons, required the Council to rehouse 1,750 persons at Poplar and Greenwich.

The **Common Lodging House** in Parker Street, Drury Lane, is interesting as the first attempt made in London to improve common lodging houses. Particulars as to cost, etc., are given on page 65.

The **Boundary Street Scheme** has already been mentioned (p. 46), and the action taken in rehousing may be of interest. The Council has erected 23 separate blocks on wide asphalted streets, which radiate from a raised circular garden in the centre. All but two of these were built from the designs of Mr. T. Blashill, the Council's late architect, the remaining two being by Mr. Rowland Plumble. In addition to about 1,000 dwellings there are 77 workshops, 18 shops, baths, two club rooms, an estate workshop, and a central laundry which, last named, cost £10,500, but does not pay, owing to the reluctance of the tenants to do their washing where everybody can see the quality, quantity, and condition of their linen and other wearing apparel. In the year ended 31st March, 1900, there was a deficiency on the laundry of £1,074. The **rents per room** are no higher than those paid for the old slums, but as the number of rooms per family had to be increased above the slum standard, to meet the ordinary requirements of decency, sanitation, and civilization, the **rent per family** has been higher than the old tenants could or would pay, and the houses are occupied by a superior class to those who were dispossessed. Every tenant on the area has a private w.c., except the one-room tenements in Culham buildings. There are five classes of buildings:—

- Class A. Entirely self-contained, 601;
- „ B. Self-contained but with detached, private w.c., 201;
- „ C. Private w.c., and private scullery outside tenement, 90;
- „ D. Private w.c. outside tenement, but scullery in common, 142;
- „ E. Using both w.c. and scullery in common, 35.

The first half of the area comprises rooms of the following approximate areas:—

Living Rooms average 144 square feet; Bedrooms average 96 square feet.

In the later buildings these sizes were increased as follows:—

Living Rooms average 160 square feet: Bedrooms average 110 square feet.

Every habitable room is provided with a 45 degrees angle of light, horizontally and vertically. The **cost of building** was 9d. per foot cube, and £107 per room.

In 1893 the Government sold the Council 10 acres of the site of **Millbank** prison at the reduced price of £2,500 per acre, and this is now covered with 17 blocks of dwellings, accommodating 4,434 persons.

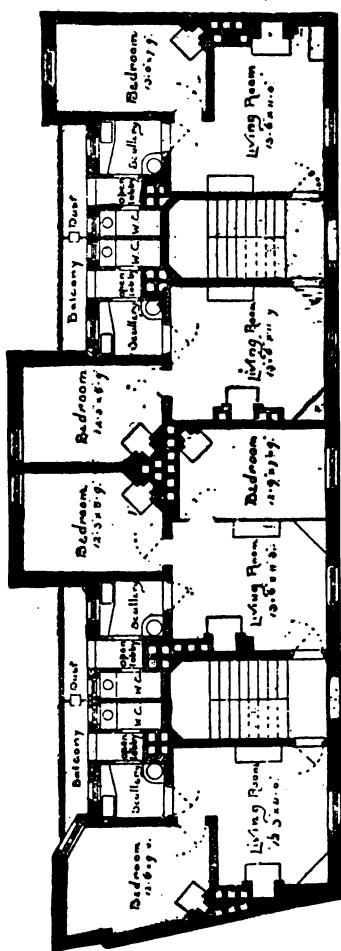
On the passing of the Act of 1890, the Council took over and adapted the **Dufferin Street** dwellings, St. Luke's, specially designed for costermongers.

Details as to the above and other schemes of rehousing are given in the following tables.

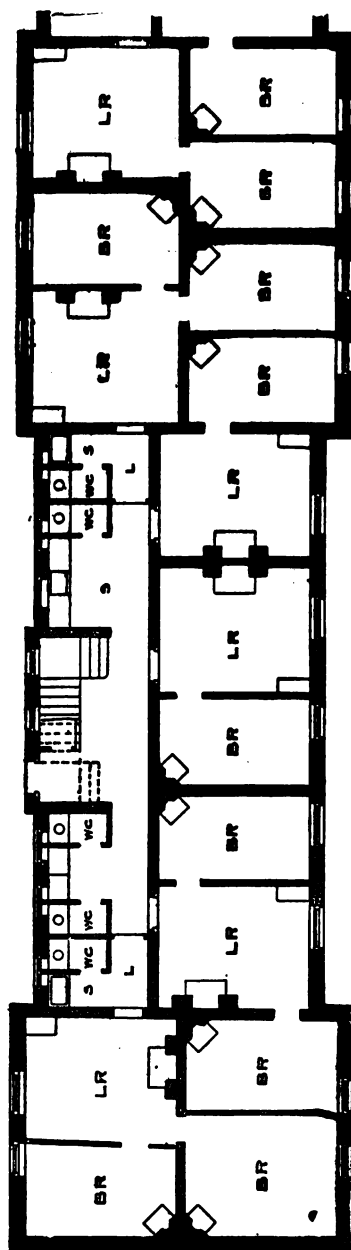
PLAN SHEWING DISPOSITION
OF ROOMS IN TYPICAL SELF-
CONTAINED BLOCK DW'INGS.

Cost about £110 per room.
Rent, 3/- to 3/6 per room per
week.

From the "Municipal Journal."



TAPLOW BUILDINGS



"ASSOCIATED" BLOCK
DWELLINGS.

From "The Builder."

GROUND FLOOR PLAN



Cost of Building, £100 per room.
Rent—Two rooms, 6/- per week;
Three rooms, 8/- "

The following summary from the official returns up to **March, 1901**, will give some idea of the large amount of work done in this respect by the County Council :—

	Number of Rooms.				Persons Housed.	Value of Land and Buildings.
	One.	Two.	Three.	More than Three.		
Dwellings completed - -	59	1,246	887	214	12,488	£ 756,000
Dwellings in course of erection - -	44	510	378	10	4,476	231,734*
Dwellings being planned	60	2,408	6,752	810	58,600	2,859,682
Total -	163	4,164	8,017	1,134	80,126	3,847,416

It is the custom of the Council to assume that one room accommodates two persons, so that up to March, 1901, the totals were as follows :—

	Dwellings.	Rooms.	Average Number of Rooms per Dwelling.	Inclusive Cost per Dwelling.	Inclusive Cost per Room.
Completed - -	2,406	6,244	2.59	£ 314	£ 121
In course of erection - -	942	2,238	2.37	275*	104*
Being planned	10,028	29,300	2.92	285	97
Total -	13,376	37,782	2.83	287	101

Up to **March, 1902**, the total of dwellings completed was as follows:

- 2,591 Tenements, containing 6,314 rooms ;
- 358 Cottages, containing 1,050 rooms ;
- 1 Common Lodging House, containing 324 cubicles ;
- 18 Shops ;
- 100 Workshops.

It will be seen by comparison with the previous figures that the increase for one year has been 543 dwellings, containing 1,120 rooms, so that the total up to and including 1902 is, in round figures, 3,500 dwellings, containing 8,750 rooms, accommodating 17,500 persons, and costing over £1,000,000.

* These figures do not represent the full cost, but only the outlay to date.

District and Situation.	No.	Rooms	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site.* (Housing Valuation)	Cost per Room.
<i>Built under Part I Housing Act, 1890.</i>							
Limehouse Beachcroft B'dings	20	Two	5/6	£ 11,736	Acres 1	£ 1,400 (19,419)	£ 117 B
	20	Three	7/0 and 7/6				14 S
							131
Cranford Cottages	18	Three	8/6 and 9/0	4,397	—	600	80 B
Greenwich Hardy Cottages, Trafalgar Rd.		Three	7/- and 7/6	12,370	‡	1,000 (17,535)	81 B
	51						7 S
							88
Deptford †Hughes Field Cottages	71	Two	4/8 to 5/0	35,659	4½	3,720 (83,793)	106 B
	61	Three	6/3 and 6/6				12 S
	2	Four	7/6				118
Shadwell Cable Street	20	One	4/6 and 5/0	38,840	1½	3,660 (40,516)	91 B
	100	Two	5/6 to 6/6				8 S
	60	Three	7/6				99
St. Giles Shelton Street	45	Two	6/6 to 8/0	19,792	1½	5,100 (68,419)	106 B
	13	Three	9/6				25 S
	4	Four	11/0 to 11/6				
	23	Work-shops	4/0 to 6/0				131
St. Pancras Churchway	2	One	4/6 and 5/0	21,210			
	124	Two	7/0 to 8/0				
	50	Three	9/6 to 10/6				
	4	Four	11/6				
Bethnal Green Boundary Street	15	One	3/6	280,000	15	61,760 (300,000)	107 B
	533	Two	5/9 to 8/0				23 S
	388	Three	7/6 to 10/6				
	98	Four	9/6 to 12/6				130
	7	Five	12/0 and 13/0				
	3	Six	14/0 and 14/6				
	103	Work-shops etc					
Goldsmith Row Cottages	8	Two	5/6	8,129			
	12	Three	7/6 to 8/6				
	5	Four	10/0				
<i>Built under Part II.</i>							
Holborn Brooke's Market	6	Two	8/0	2,730	1/5	750 (8,018)	91 B
	6	Three	10/6				25 S
Poplar Ann Street	25	Two	5/0 to 6/0	10,989			
	15	Three	7/0 and 7/6				116

* Actual cost of area in Brackets underneath.

† These are not of the true cottage type, nor can they be called block dwellings, but they are very "heavily" built.

‡ Foundations cost extra: Council Buildings, £1,546; Westview, etc., Cottages, £2,851; Idenaen Cottages, £2,083.
B Building. S Site.

84 DWELLINGS ERECTED BY THE LONDON COUNTY COUNCIL.

District and Situation.	No.	Rooms	Rent per week.	Cost of Building.	Area of Site.	Cost of Site.* (Housing Valuation)	Cost per Room
<i>Provided under Part III.</i>							
St. Martin-in-the-Fields	10	One	4/0	£	Acres	£	£
Duke's Court	75	Two	6/6				
	35	Three	8/6				
	10	Four	10/6				
St. Luke's	29	One	2/0 to 2/9	6,615	—	—	75
Dufferin Street	23	Two	4/0 to 4/6				Adaptation
	4	Three	6/0 to 6/6				
	12	Sheds	1/6				
Southwark							115
Southwark Street	12	Two	9/6 to 10/0	4,130	—	—	Adaptation
Holmwood Bldgs.	4	Three	12/6				
Green Street and Gun Street	13	One	4/6 to 5/0	20,842	½	3,860	99 B
	71	Two	6/6 to 7/0				20 S
	18	Three	8/6				
	7	Sheds	6d.				119
Falcon Court	92	Two	6/6 to 8/0	37,455	1½	5,000	120 B
	52	Three	9/6 to 10/0			(15,500)	16 S
							136
Westminster	2	One	3/6	230,000	8	22,250	90 B
Millbank Estate	485	Two	6/6 to 8/6				(to 105)
	392	Three	8/6 to 10/6				11 S
	16	Four	12/0 to 13/0				
	1	Five	12/6				101
<i>Built under Thames Tunnel (Blackwall) Acts, 1887-1888.</i>							
Poplar	31	Two	5/0 to 5/9	16,420	—	£1,450	136 B
Council Buildings	19	Three	6/6 to 7/0				12 S
Cotton Street	30	Two	5/6	12,987			
	40	Three	7/6 and 8/0				148
Greenwich	30	Two	4/6 and 5/0	32,307	—	£4,000	138 B
† Westview, Armistage, and Colleston Cottages.	20	Three	5/6 to 6/6				18 S
	28	Four	7/0 to 8/6				156
Idenden Cottages	50	Four	8/0 and 8/6	17,156	—	£1,500	85 B
							8 S
							93
<i>Built under Metropolitan Bridges Act.</i>							
Battersea	10	One	5/0	16,704			
Battersea Bridge	44	Two	6/0 to 7/6				
Buildings	15	Three	8/0 to 9/0				

* Actual cost of area in Brackets underneath.

† These are not of the true cottage type, nor can they be called block dwellings, but they are very "heavily" built.

‡ Foundations cost extra; Council Buildings, £1,546; Westview, etc., Cottages, £2,851; Idenden Cottages, £2,083.
B Building. S Site.

Financial Results.—The total rents received for 1901 were £58,058, and when the plans already in hand are completed, the yearly rents will be £161,000. The total loss of income was £1,773, and of this the amount due to “empties” (mostly at the opening of new blocks of dwellings), was £1,488, or 2·6 per cent. of the rent receivable. The bad debts written off as irrecoverable, only amounted to £285, or 10/- per cent. of the rent receivable. The total financial result on the whole of the dwellings from the date of the opening of the first block up to March, 1902, is a **surplus of £1,808 7s. 2d.**

This result has been arrived at after—

- (a) Making full provision for repairs and renewals. The credit balance of this fund in 1902 amounted to £11,125.
- (b) Charging interest on capital outlay at an average rate of nearly 3 per cent.
- (c) Setting aside a sinking fund sufficient to replace the whole of the capital outlay on land and buildings within a period of 60 years. This payment represents about $\frac{2}{3}$ per cent. on the capital outlay.
- (d) Repaying all contributions from rates which have been needed in meeting preliminary expenses, etc., in prior years, and amounting to £8,567 14s. 1d.

Three very satisfactory features about the work of the Council are—

- (1) The steady **increase** in the average size of the dwellings being planned; and the steady **decrease** in the average cost per room.

These are mainly due to the fact that a large number of cottages are either planned or in course of erection upon cheap land in the suburbs, under Part III of the Act of 1890.

- (2) The actual cost of the land is charged against these latter schemes, instead of a reduced or housing valuation.
- (3) The steady improvement in the financial position of the dwellings due to the decrease in working expenses, which has followed upon the establishment of a Housing Department, charged with the complete management of the dwellings, instead of leaving it in the hands of several other departments, as was for some time the case.

The following table of rent and expenses for 1901 shows, with respect to 2,266 dwellings, containing 5,756 rooms, how the various blocks compare with regard to the constituent items of expenditure:—

Analysis of Working Expenses.

	Rents received	Super- vision & collection.	Repairs etc. (trans- fers to Fund).	Rates, Taxes, Light'g and In- surance	Interest on Loans.	Sinking Fund.	Result of Year's Work'g
<i>Part I Schemes—</i>	£	£	£	£	£	£	£
Boundary Street -	25780	1612	2382	8260	9471	2781	+ 1129
Goldsmiths' Row Cottages -	458	22	60	121	230	74	- 51
Brook Street -	999	48	160	275	479	141	- 104
Hughes Fields -	1874	89	300	422	1112	356	- 410
Cable Street -	2577	134	350	640	1022	315	+ 95
Shelton Street -	1481	70	160	364	703	226	- 45
<i>Part II Schemes—</i>							
Brookes' Market -	274	13	32	71	104	28	+ 25
Borough Road -	1823	87	190	422	810	213	+ 94
Green Street and Pocock Street	1118	53	120	235	398	98	+ 213
<i>Part III Schemes—</i>							
Dufferin Street Dwellings -	576	53	130	148	183	56	+ 4
Green Street and Gun Street -	1675	80	200	376	696	208	+ 110
Holmwood Buildings -	368	17	65	97	145	39	+ 3
Millbank Estate (Part of) -	9638	545	975	1882	2318	604	+ 3298
<i>Thames Tunnel (Blackwall) Acts, 1887 and 1888—</i>							
Council Buildings -	730	35	113	207	481	152	- 258
Westview, Armitage, and Col- lerston Cottages -	1267	60	200	273	945	299	- 513
Idenden Cottages -	1042	50	140	240	527	186	- 109
Cotton Street -	573	27	90	152	205	53	+ 44
TOTAL	52253	2995	5667	14185	19829	5820	+ 3525

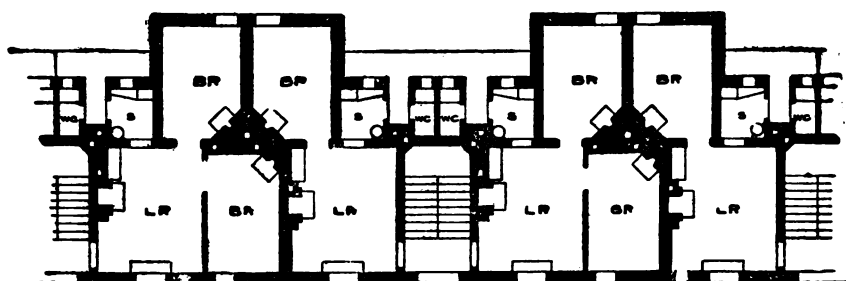
There are a few slight discrepancies in the above figures, but only such as are due to the use of round numbers throughout.

The following analysis of the expenses for 1899, 1900 and 1901, shows which items press most heavily upon the rents :—

	Per Cent. of Rent.	Per Cent. of Rent.	Per Cent. of Rent.
Working Expenses :	1899	1900	1901
Supervision	9'37	7'38	6'96
Lighting Water and Insurance	9'11	10'20	8'57
Stores and Incidentals	0'34	0'37	0'53
Repairs and Renewals	13'18	10'89	11'01
Rates and Taxes	16'69	18'22	18'37
Loan Charges :			
Interest	42'24	36'60	35'87
Sinking Fund	12'60	11'10	10'54
Surplus		5'24	8'15

Deficit 3'53

CABLE STREET

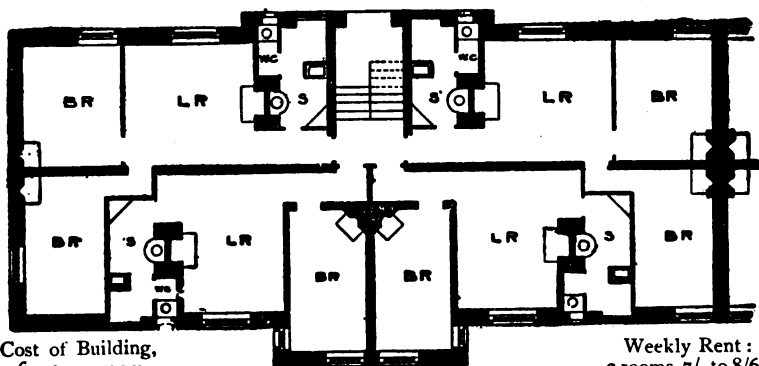


Cost of Building, £91
per room.

FIRST FLOOR PLAN

Weekly Rent:
2 rooms, 5/6 to 6/6;
3 rooms, 7/6.

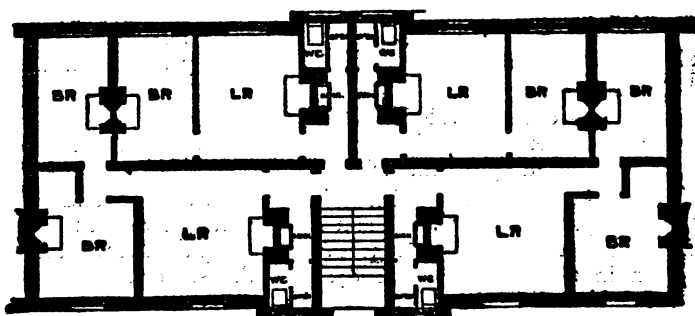
CAINSBOROUGH BUILDINGS



Cost of Building,
£105 per room.

GROUND FLOOR PLAN

Weekly Rent:
2 rooms, 7/- to 8/6;
3 ,, 8/6 to 10/-



A SELF-CONTAINED-BLOCK MINIMUM

From "The Builder."

Details as to Construction of London Block Dwellings.

As the London County Council have erected more block dwellings than any other authority, and as these dwellings have had to be designed under hygienic conditions imposed by Government departments, in addition to the requirements of the Building Acts, it may be useful to give some details with regard to the various types of dwellings.

The blocks are **built of bricks**, and usually consist of four square storeys, with a Mansarde storey in the roof, each storey about 8 feet 6 inches high in the clear. The earliest blocks were finished with flat roofs, to be used as playing grounds and drying grounds for clothes, but the noise made the former objectionable, and the dirt spoiled the clothes. There is a clear open space of at least 40 feet at the rear. The ground floor level is usually a foot or more above the pavement, but some have half basements with sunk areas front and rear. The **front elevation** was plain and square at first, but afterwards the outlines were more varied, and, by the use of bricks of different colours, or terra cotta bricks, some variety of appearance was obtained, although at some extra expense.

The **staircases** are from 6 feet 6 inches to 7 feet 6 inches wide for two flights, and are ventilated through windows or other apertures direct to the open air, internal staircases being strongly objected to. It is preferred that the entrance should be at the rear.

The average **size of rooms** is as follows:—

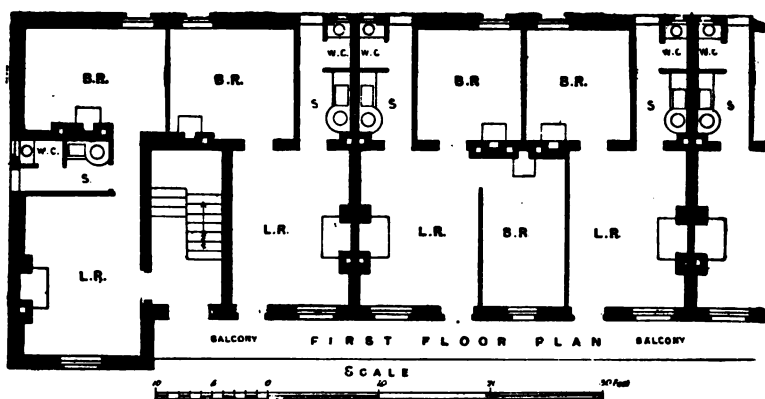
	Living Room. sq. ft.	Bedroom. sq. ft.		Living Room. sq. ft.	Bedroom. sq. ft.
Brook Street -	152	113	Churchway	153 to 160	102 to 110
Trafalgar Road -	144	105	Brookes' Market	152	100
Hughes' Fields -	148	102	Ann Street	144	96
Cable Street -	145 to 162	96 to 117	Green and Gun St.	153	97
Shelton Street -	159	102	Falcon Court	148 to 173	109 to 119
Holborn to Strand -	144	96	Clare Market	144	96
Boundary Street	146 to 184	97 to 132	Millbank	144 to 165	100 to 125

The **floors** are all fire-resisting, and constructed of coke breeze and cement, carried by steel joists with wide flanges which hold the concrete, and covered with thin floor boards nailed down close. They are thinner than wood floors, saving a course of brickwork in the height of walls.

Through ventilation is insisted upon, and no bedroom may be connected with any other bedroom, but is generally entered from the living room.

Dustshoots are not provided, but each tenant has a dust receptacle which may be either emptied into the dustbin in the common yard at the rear, or collected by the municipal dustmen.

Each **self-contained dwelling** has its own scullery and closet, but there is a great variety in the nature and arrangement of the office accommodation allowed to each tenant. Examples of this variation are shown in the plans on page 87. In the self-contained dwellings, every desirable part of the dwelling, is enclosed within the entrance door. The closets are cut off from the tenement by an open lobby, and are not entered from the scullery, as in the case of many older artizan's dwellings.



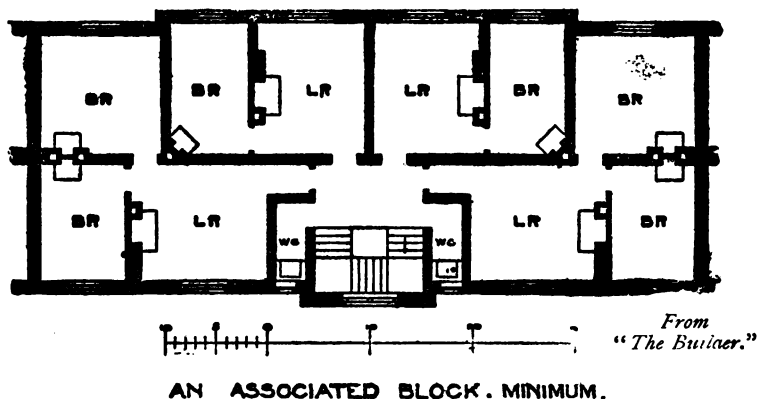
Adelaide Buildings, Ann Street, Poplar.

Cost of Building, £75 per room. Weekly Rent—2 rooms, 5/- to 6/-; 3 rooms, 7/- to 7/6.

The number of rooms approached on each floor by one staircase is usually from five to six in the case of self-contained dwellings, but in the case of Gainsborough Buildings, Millbank, 10 rooms per staircase on each floor have been provided at the cost of a slight sacrifice in through ventilation, and a small waste of space in internal passages. (See p. 87).

Balcony Dwellings on the gallery plan have been constructed at Poplar and Shadwell; all the tenements being approached from galleries that extend along the front of each storey. The block is perfectly rectangular, the planning is most simple, and one staircase will serve a large number of dwellings. The balcony system has been objected to on the ground that it obstructs direct sunshine, and is too much exposed in the higher stories, especially in bad weather.

The **associated dwellings** have detached closets and sculleries arranged in a corridor, but in nearly every case there is a separate w.c. for each tenant, and often a separate scullery, so that the economy derived in similar undertakings elsewhere, by having one w.c. and one scullery between four or more tenants is not secured to any great extent by the County Council. (*The plan herewith shews a block with the minimum of such accommodation.*)



With this arrangement, however, it is possible to get as many as thirteen rooms on each floor approached from one staircase, and although there is a rather large proportion of passage, and only one line of living rooms in part of the block, yet these uneconomical conditions are a little more than balanced by the saving of staircase space and construction. (*See plan, Taplow Buildings, p. 81*).

Between the blocks large paved yards are provided, which form playgrounds for the children. The cost per foot cube varied considerably, being 8½d. for Green and Gun Street Buildings, Southwark, and 10d. for Cobham Buildings, Green Street.

Sites Acquired for Additional Building Schemes.

Four very expensive sites were acquired under Part III during 1899-1900 for rehousing persons displaced by the Clare Market Improvement, and the new street from Holborn to the Strand. One of them, the site of Reid's Brewery, cost £200,000 for three acres, and its "housing value" is put at £45,000, corresponding to a site charge of about £43 per room, instead of £200 per room, the actual cost. The other three sites cost £118,440, and are written down to a still greater extent, while the actual site cost per room will be over £117.

In January, 1900, the Council bought 38½ acres at £1,150 per acre, in **Totterdown Fields, Tooting**, where the erection of some 2,000 workmen's cottages has been commenced, to accommodate 11,000 persons at an estimated capital cost of £495,000. The first 276 cottages, however, will cost about £270 each for building only. In November of the same year 31 acres were bought at **Norbury, Surrey** (just outside the County boundary), at a cost of £20,000, on which 762 cottages will be erected, accommodating 5,800 persons at a cost of about £250,000. The vendor has reserved 500 feet frontage to the road, leaving two 45 feet openings for new roads to the estate. There will be 551 cottages at the following rents:—3 rooms, 7/- to 9/-; 4 rooms, 9/6; 5 rooms, 11/- to 11/6 per week; and 211 cottage flats at 6/- for two rooms, and 6/6 for three rooms.

At **Lordship Lane, Tottenham**, 225 acres of land have been secured on two sites at a cost of £90,000. On the southern site, which contains 179 acres, accommodation will be arranged for:—

2,976 persons in	346	first-class cottages;
11,988	"	1,950 second-class cottages;
11,400	"	1,900 third-class cottages;
3,360	"	336 fourth-class cottage flats.

On the northern site there will be accommodation for:—

1,448 persons in	235	second-class cottages;
2,892	"	482 third-class cottages;
3,120	"	312 fourth-class cottage flats.

The rents will range from 6/- to 9/6 per week, and a total of 37,124 persons will be accommodated. There will be gardens and recreation space, model laundries, wash-houses and baths. Sites have been acquired at **Holloway** to house 1,050 persons; **Caledonian Asylum**, 1,400 persons, and also open land at **Wormwood Scrubbs**, near the Notting Dale Area in West London.

GLASGOW.

A brief account of the clearance schemes and model lodging houses in connection with the Improvements Trust has already been given (Chapters VI and VII). It now remains to speak of the dwellings erected by the City Improvements Department. These consist of 36 separate properties, containing 1,515 houses. The average rents are as follows:—

Per room, 15/- per month for artisans; 10/- per month for labourers; or
 One-room dwellings (cubic space, 1,100 to 1,800 c. ft.), 11/3 per month;
 Two „ „ total „ 1,800 to 3,300 „ 18/- „
 Three „ „ „ 3,000 to 5,000 „ 24/6 „

About one-third of all the houses built are specially provided for the poorest classes, and are let as under:—

10/- per month for one room dwellings.
 14/- „ two „

The rates are paid by the tenants and collected by a special arrangement along with the monthly rents.

It may be noted here that the custom of letting on an annual tenancy is being given up in favour of letting at monthly rents. The size of the houses and their local distribution is shewn in the following tables:

SITUATION.	Total Number	One Room.	Two Rooms	Three Rooms	Above Three Rooms	Shops.
<i>South Central District—</i>						
South of Trongate and Gallowgate, and East of Stockwell Street -	710	186	432	81	11	133
<i>North Central District—</i>						
North of Trongate and Gallowgate, and largely in Townhead -	353	87	222	44	—	16
<i>Western District—</i>						
West of Stockwell Street, entirely in Stobcross Street neighbourhood -	121	30	84	7	—	22
High Street Tenement -	6	—	—	6	—	3
S. James Road -	28	1	23	4	—	—
Haghill Tenements -	153	69	84	—	—	4
Stobcross, Clyde, and Piccadilly Streets -	63	26	36	1	—	—
Cumberland, Greenhead, and William Streets -	81	32	40	9	—	9
TOTAL -	1,515	431	921	152	11	187

In Scotland a building containing several separate dwellings is called a tenement, and each dwelling is called a house, but in the following pages the English nomenclature, which is just the opposite of this, is followed. The bulk of the Glasgow dwellings, as shown above, consist of one or two room tenements in four storey blocks constructed of stone. The rooms are larger than those in London blocks, but the appurtenances and construction are decidedly inferior, hence the cost per cubic foot, especially in recent buildings works out considerably

less than in London. Nearly all the blocks are erected on what is known as the balcony system. The proportion of site built upon varies from 40 to 55 per cent., and its value for housing purposes is fixed at about 20/- per square yard, which imposes a charge varying from one-eighth to one-seventh of the total rent. The actual cost of site has been from $4/6$ to $£6$ per square yard.

The cost of building is officially stated to be from $£70$ to $£85$ per room, and works out in typical cases as follows:—

Date of Building.		d.	£
1890	Saltmarket (brick)	$5\frac{1}{2}$	92 per room.
1895	Morris Square (stone)	$5\frac{1}{2}$	71 "
1896	Kirk Street	$5\frac{1}{2}$	"
1897	S. James Road (No. 2)	6	93 "
1900	S. James Road (No. 3)	$4\frac{3}{4}$	{about
1900	Haghill Tenements	$4\frac{1}{2}$	{ 70 "

The cubic space per inmate in one-room dwellings is from two to three times as much as is given to inhabitants of "ticketed" houses, and from 50 to 150 per cent. more than that of dwellings classified as "uninhabitable." The rent per 1,000 cubic feet varies from $1/4$ to $1/8$ per week, as against $1/4$ to $1/11$ per week charged for uninhabitable and ticketed houses. In the case of two room dwellings, the accommodation is about 60 per cent. more in the models than in the slums, and the rent per 1,000 cubic feet varies from $1/1$ to $1/8$ per week.

Special Conditions of Glasgow.—There are several features of Glasgow life and housing conditions unlike those which obtain in the rest of the British Isles, but similar in many respects to some continental cities, and as these have determined to some extent the nature of municipal efforts, it may be well to mention them briefly.

(1) **"Ticketed" Houses.**—Houses of three rooms and under, containing less than 2,000 cubic feet, are measured by the sanitary inspector, and have a small metal ticket fixed on the door. This ticket shows the total cubic contents, and the legal number of inmates, at the rate of 400 cubic feet per adult or child over ten years old. Night inspection is maintained in these houses, and cases of overcrowding are prosecuted. There are about 20,000 such "houses" in Glasgow. There are some men living in these houses earning 30/- to 66/- per week, the average earnings being $20/6\frac{1}{2}$ in the case of one-room houses, and $26/5\frac{1}{2}$ in the case of two-room houses. The rents are 2/- to 2/1 per week for one-room houses, and 2/6 to 2/9 per week for two-room houses. Houses classed as "uninhabitable" are rented at 1/7 per week for one room, and 2/- per week for two rooms, this rate appearing lower than it really is owing to the rooms being so small.

(2) **Rents are comparatively low.**—In the next place, speaking generally, the workman expects to pay a much smaller proportion of his income on rent than is willingly paid in large English cities and many small towns. Mr. Menzies, the Housing Manager, puts the rent paid by the various classes of workmen as follows: The poorest class pay $£7$ per annum and live in single rooms; the unskilled labourers pay $£8$ to $£10$ per annum and live in two inferior rooms; the ordinary artisans pay $£9$ to $£12$ per annum and live in two decent rooms; the better paid artisans pay only $£10$ to $£14$ per annum and live in two or three rooms. There is, however, no such arbitrary division of classes strictly as above, and many poor men willingly pay more rent than well-to-do workmen, when they have realised that in such a matter of life and death as housing, it is bad economy to lower the standard of health and comfort by limiting expenditure on rent to any definite proportion of the income, so long as economies less dangerous can be effected in other directions.

(3) **Heavy building constructions.**—In the third place, the Scotch have a prejudice against buildings not made of stone, and as the walls are expected to be 18 inches thick, this means that cottages in Scotland cost as much, if not more, than

GLASGOW CHEAP TENEMENTS.

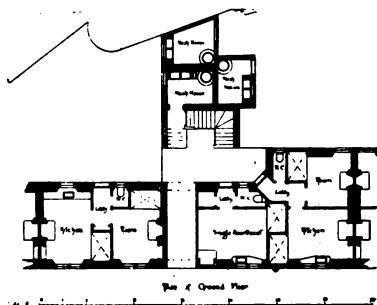
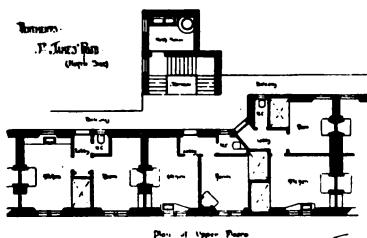


From "The Municipal Journal."

S. James Road Dwellings.

Cost of Building, 4½d. per cubic foot, or £70 per room.

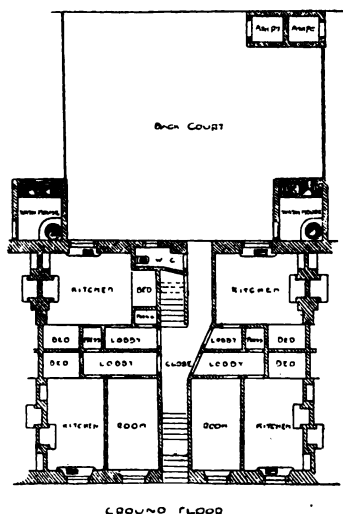
Rents—one room, 10/- per month; two rooms, 14/- per month. (See p. 93).



GLASGOW CHEAP TENEMENTS.



From "The Municipal Journal."

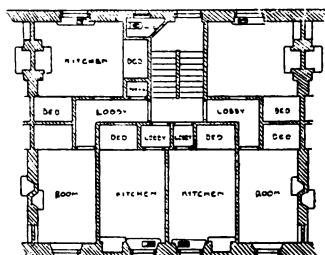


Scale 0 5 10 20 30 Feet

Haghill Dwellings.

Cost of Building, 4½d. per cubic foot, or £70 per room.

Rents—one room, 10/- per month; two rooms, 14/- per month. (See p. 93).



UPPER FLOOR

block dwellings. The natural consequence of this has been to encourage block dwellings and to discourage small separate cottages; a tendency which landowners have done all in their power to maintain.

(4) "**City-dwelling**" almost a disease.—In the fourth place, these forces making for concentration of population have gradually developed the gregarious tendency to such an undue extent as to render city life, with its special attractions, almost a second nature with the Glasgow workman. Here may be seen daily the peculiar spectacle of several thousands of workmen going out eight miles into the country districts for their work, and returning at night to their dwellings in the congested central districts of the city, the population of which, during the years 1892 to 1898, gained 6,332 by excess of immigration.

Cheap Block Dwellings for the very Poor.

The municipal authorities having once adopted the theory that housing schemes must be mainly adapted to meet the customs and inclinations of the people in the matter of rent, structure, and situation of dwellings, it is not surprising to find that the most recent municipal efforts have been directed towards providing cheap block dwellings at low rents, rather than new and better types of dwellings which would require a larger proportion of the workman's income to be allocated for rent.

Two typical groups of dwellings are those in S. James Road and Haghill Tenements, which are the latest completed buildings, and are considered to be specially suitable for the very poor. They are very plain in appearance, and simple in construction. There is a common yard in the dwellings. Haghill Tenements are entered from a staircase, and S. James Road from a rear balcony. The floors are the ordinary boarded joists filled in with dry ashes to make them sound proof, but this is likely to provide a harbour for vermin. Through ventilation is not insisted upon to the same extent as in London and by the Local Government Board. In very few cases are separate w.c.'s and sculleries provided for each dwelling. In Haghill a stair-head closet serves four families. No provision is made for ashes and refuse from the upper floor, except by an ashpit in the yard which, in the case of the Haghill Tenements, serves 16 dwellings, and has to be emptied by carrying the refuse through the buildings to the street, as there is no back passage. There is a bed recess, about $4\frac{1}{2}$ feet by 6 feet, with two bunks and a corrugated iron screen in each living room. Each bed recess is fitted with a galvanized iron bed bottom and a wire spring mattress. Each block has a resident caretaker, who collects rent and does trifling repairs.

Special efforts were made to secure that the poorest classes should occupy the dwellings, preference being given for one-roomed dwellings to those whose wages were under 22/-, and for two-room dwellings to those who earned less than 26/- per week. The Corporation in this manner have housed in the blocks—

49 tenants with wages under 24/- per week, average.					
105	"	"	"	21/6	"
27	women	"	"	10/3	"

The tenants of other dwellings include skilled labourers in the big works and factories, and unskilled labourers engaged in public works in the vicinity.

The shadow thrown across the S. James Road dwellings in the illustration is instructive, as shewing how sunlight is shut out of the rooms for many hours wherever a block dwelling faces a comparatively narrow street.

Analysis of Working Expenses in Glasgow Dwellings.

The management expenses are below those of London, and vary from **26 to 29 per cent.** of the receipts; about half of this percentage being for rates, taxes, and insurance, and about one-third for repairs. The dwellings realize a **net profit of about 4½ per cent.** per annum.

The following figures, based on a return by Mr. Fyffe, the Chief Sanitary Inspector of Glasgow, and giving the detailed weekly expenses **per 1,000 cubic feet**, may be of interest, showing as they do what are the constituent items in determining the rents, and thus indicating in what directions and to what extent possible, reductions may be made. The variation in the cost of building is somewhat dependent on the size of the room, and the quality of its fittings and appurtenances.

(It is important to note that the figures below are "per 1,000 cub. ft.," not per room).

DWELLINGS.	Ground Rent.	Interest on Cost of Building 2½ %	Management, Rates, & Taxes.	Repairs.	Surplus.	RENT. per 1,000 cubic ft.
S James Road :	d.	d.	d.	d.	d.	s. d.
1 room	2½	7	2½	1½	1	1/2½
2 rooms	2½	7	2½	1½	1	1/2½
Saltmarket :						
1 room	3½	6½	3	1½	3½	1/6½
Kirk Street :						
1 room	3	6	3	1½	2½	1/4½
2 rooms	3½	6½	3½	2	3	1/6½
*Cathedral Court :						
1 room	2½	8	6	½	—	1/10 to 1/5
2 rooms	2½	8½	6	½	½	1/11 to 1/6½
*George Court :						
1 room	3½	4	6	2	7½	1/11
2 rooms	3	2½	4½	1½	6	1/6
*Ardgowan Place :						
1 room	2½	4½	5½	1½	7½	1/9½
2 rooms	2	3½	4½	1	6	1/5
Rotten Row :						
1 room	2½	4½	3½	2½	6½	1/7½
2 rooms	2½	4½	3½	3	7½	1/9½
3 rooms	1½	2½	1½	1½	4½	1/-
Crookstone St. :						
1 room	3½	4½	3½	1½	11	2/0½
2 rooms	2½	3½	2½	1½	8	1/6
S. James Road :						
1 room	3	4½	3½	1½	11½	2/0½
2 rooms	3	4½	3½	1½	11½	2/0½

* Glasgow Workmen's Dwellings Company.

CHAPTER IX.

PROVINCIAL MUNICIPAL DWELLINGS.

Liverpool, Manchester, Salford, Birmingham, and Hornsey.

LIVERPOOL.

The abnormally high death-rates of this city, and especially its terrible records in infant mortality, have at last stimulated men and women of all classes and opinions to make determined efforts for effecting the much-needed improvement in the homes of the people. An energetic housing association has been steadily at work rousing and forming public opinion. The Housing Committee of the City Council during the last three or four years has grappled more boldly with the duty of supplying new dwellings, and, what is equally important, a very capable and sympathetic staff of permanent officials have left no stone unturned in the endeavour to meet the requirements of the poor and the public. The whole of the dwellings are under the control of the manager, who is attached to the City Surveyor's staff, the rents being collected by two superintendents, at salaries of £130 and £90 per annum, with uniform, gas and coal. The salaries are apportioned *pro rata* against the rentals of the various dwellings. The accompanying plans and particulars are mainly derived from information kindly supplied by Mr. F. B. Turton, Deputy Surveyor.

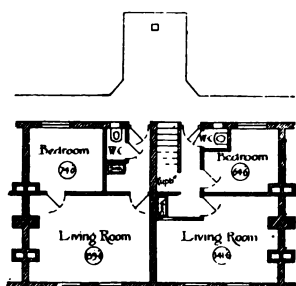
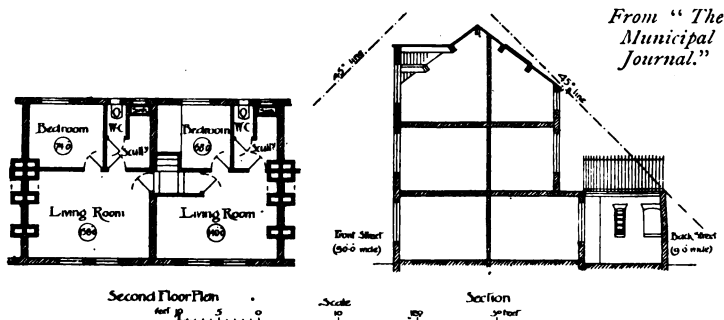
This city began its housing operations by erecting **block dwellings**, but during recent years has abandoned that type of building in favour of three storey tenement houses. The earliest blocks were **S. Martin's Cottages** (six) erected in 1869, and consisting of four outer blocks five storeys high, and two inner blocks three storeys high, with 328 rooms in 131 tenements. Each tenement has a separate scullery and w.c. The **Victoria Square Dwellings**, erected in 1885, consist of 5 five-storey blocks, containing 607 rooms in 271 tenements and 12 shops. The buildings are cheerful looking, and front an open space. They are in good repair, but there is only one w.c. and scullery to two tenements.

Juvenal Street Dwellings, erected in 1890, consist of 4 four-storey blocks and one three-storey block, containing altogether 157 rooms in 101 tenements and one shop. Living rooms average 154 square feet, bedrooms 132 square feet.

At **Fontenoy Street** block dwellings have been erected, somewhat like the Glasgow style, at a cost of £63 per room, or 7d. per foot cube. The staircase walls are of glazed brickwork.

All the rooms in the block dwellings are 9 feet high.

LIVERPOOL TENEMENTS FOR THE VERY POOR.



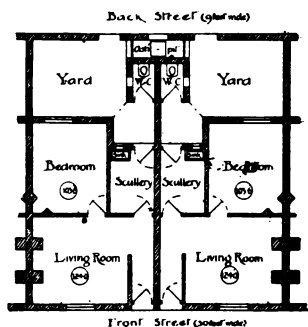
Gildarts' Gardens.

(TYPE F).

Cost of Building,
£44 per room.

Weekly Rents—
two rooms, 2/3 to
3/6.

(See page 97).



Cheap Tenements for Very Poor.

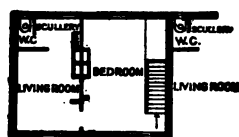
The special features of Liverpool housing, however, are the cheap dwellings in tenement houses, specially provided for the very poor. They have each a separate w.c. (costing about £12 per w.c.), and nearly all have a separate scullery, while there is generally an ash bin to every two tenements. There are yard walls at the rear, acting as boundaries of the ground floor dwellings, and as supports for the first floor yards and staircases. All the later dwellings have concrete floors on iron joists. The walls of the rooms are not plastered.

Gildart's Gardens.—The late City Engineer, Mr. Boulnois, recently tried to solve the problem of houses at a unit of about 1/- per room per week for the poorer class of labourers, with two rooms, as a rule, allowed for each family. He had to make the dwellings comfortable and healthy for the poor labourers, and unattractive for artisans. There was to be no architectural adornment. Plain substantial buildings were designed. There were no superfluous corners or cupboards in the rooms. The construction was strong, but not expensive. Sound brick walls, strong boards in pitch, and floors which were proof against damp were used. The stones required were manufactured out of the clinkers at the refuse destructor works. No plaster was used. Inside walls are faced brick, colour-washed. Cement filling between joists, to which floor boards are nailed. The Council built themselves. The building surveyor engaged the foreman and the workmen. The cost was about £54 per room. All rooms are about 8 feet high.

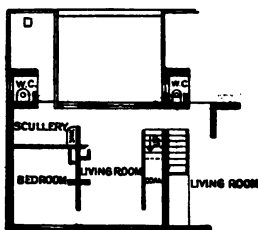
The dwellings are of three types. They are all very uninviting in appearance. Type F houses, of which 21 houses have been built, are arranged in blocks three storeys in height, each house containing a tenement of two rooms on every one of the three floors. The ground floor tenements are entered directly from the street, and the upper tenements from a common balcony running along the rear of the house at the level of the first floor. There is an open yard on the ground level to be used only by the occupants of the ground storey dwelling, and there is a small yard at the level of the first floor, in the rear of the building, common to the occupants of the first and second storeys. The frontage of each house is 15 feet, and the depth 21 feet. The house is not quite the height of the width of the street which it faces, and at the rear there is a narrow roadway, at an angle of 45 degrees, from which rises the height of the building. This type of house is for the very poorest classes. Type H is similar, but has the entrance direct from the street staircase.

Scale, $\frac{1}{300}$ Living rooms, 110 to 165 sq. ft; bedrooms, 72 to 117 sq. ft.

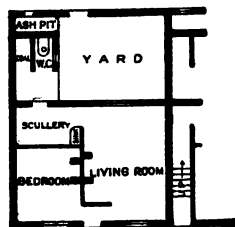
TYPE H.



SECOND FLOOR PLAN



FIRST FLOOR PLAN



GROUND PLAN

Another type, of which only two have been built, are the same height, but the ground storey contains a tenement of four rooms, and each of the upper tenements two rooms. The entrance to the upper flats in this case is obtained by the same doorway as to the ground floor dwelling. The houses are larger, the frontage being 23 feet 6 inches, the depth 24 feet, and the area 63 square yards. The same arrangement has been followed in the rear for providing yards and air spaces.

Five houses have been erected of Type G. The ground floor in each of these contains a tenement of three rooms, while each of the upper storeys contains a tenement of two rooms. The entrances are the same as in the house last described, and the same arrangement has been followed in the rear of the building. The frontage of each house is 20 feet, the depth 18 feet, and the area 40 square yards.

These houses are situated in the most crowded part of Liverpool—the Scotland Yard—where the death rate is 40 per 1,000. It is packed with a dense Irish population, all very poor. The cost of clearing the site was £1 2s. od. per square yard. Had the Corporation parted with the land it would have sold it for the purpose of working class dwellings at 5s. per square yard. The price of the cleared site was fixed at 12s. per yard, which is the market value. The capital on the land and buildings had to be paid back in 30 years. The rent of the cheapest two-roomed dwellings is 2s. 6d. per week for two rooms and a scullery with the use of yards, &c. If we reckon the scullery as worth half a room, the engineer's estimate holds good. The average rent works out at 1s. 5d. per room per week. The tenants belong to a very poor class, and the houses are greatly in demand.

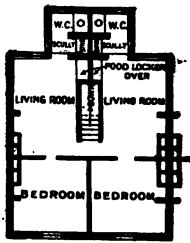
Recent Important Schemes for Tenement Houses.

During the past two years an improved type of cheap dwelling has been adopted, and although the cost per room has been higher than in the case of Gildart's Gardens, a much more pleasant, convenient, and civilising set of buildings are now being erected. All of them are intended to rehouse tenants dispossessed from adjoining slums, and it is noteworthy that close upon 1,000 dwellings have been either built or planned during the past two years, as compared with a little over 606 in the preceding half century. They are nearly all tenement houses, and have been or are being erected in the following streets :—

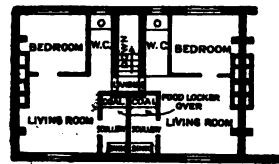
	One-room.	Two-room.	Three-room and over	Total No. of Rooms	Valuation of Land & Buildings.
<i>Erected.</i>					
Dryden Street -	—	160	22	392	£ 30,727
Kempston Street and Fontenoy Street -	—	46	49	258	21,747
<i>In Course of Erection.</i>					
Kew Street and Newsham Street -	—	69	45	282	} Cost per room, £70.
Arley Street -	—	2	2	10	
<i>In Contemplation.</i>					
Clare Street and Shelley Street -	—	36	54	252	} £70.
Adlington Street -	48	60	143	607	
Gildart's Gardens -	31	22	88	348	
Arley Street -	—	4	4	20	
Upper Stanhope Street -	20	8	32	144	
Mill Street -	19	6	30	136	
TOTAL -	118	413	469	2449	

TYPE A.

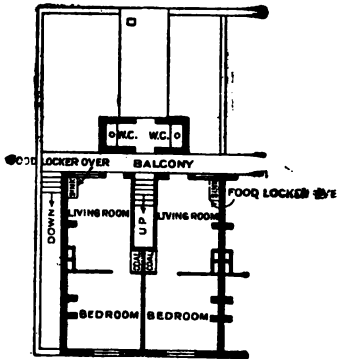
TYPE B.



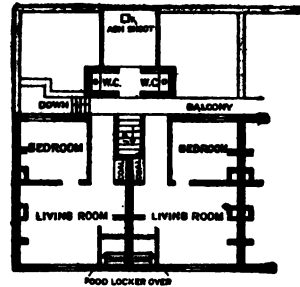
SECOND FLOOR PLAN



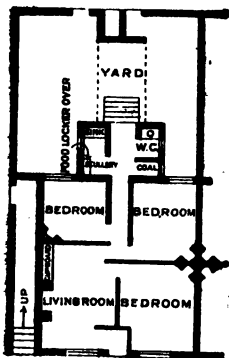
SECOND FLOOR PLAN



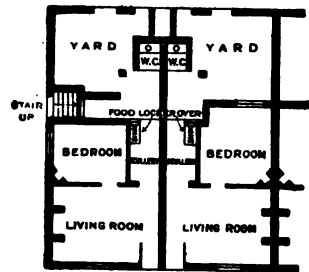
FIRST FLOOR PLAN



FIRST FLOOR PLAN



GROUND PLAN



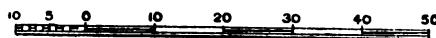
GROUND PLAN

Dryden Street Tenements,
Liverpool.

Cost of Building £59½ per room,
or 7'07d. per cubic foot.

Weekly Rents—two rooms, 3/- to
4/-; three rooms, 4/6.

SCALE OF FEET.



A description of one of the cheapest groups which are already completed and occupied, will give a good idea of their general character and arrangements as to cost, rents, etc.

The **Dryden Street and Rachel Street Dwellings** (completed in April, 1901), comprise two blocks of three-storey dwellings, containing 396 rooms in 182 tenements (mainly two rooms), and a recreation room, with yards on the ground and first floors. Access to the first floor tenements is from a balcony running the whole length of the back of the blocks; the second floor tenements being reached by a staircase off the balcony. The sizes of the rooms in the respective tenements are as follows:—

- 132 two rooms (first and second floor), living room, 121 sq. ft.; bedroom, 85 sq. ft.; let at 3/- per week.
- 28 two rooms (ground floor), living room, 162 sq. ft.; bedroom, 116 sq. ft.; let at 4/- per week.
- 16 three rooms (ground floor), let at 4/6 per week.
- 6 four-room tenements, let at 6/- per week.

They are brighter in appearance than those in Gildart's Gardens. The cost of building, exclusive of a hot water supply which is given throughout the dwellings, was £59½ per room, or 7'07d. per foot cube.

The capital outlay was—land, £4,173; buildings (including hot water supply), £26,554; being a total of £30,727.

During part of 1901 the receipts were £626 and the expenses £305, leaving a gross profit of £321, so that as the full year's receipts would be £1,586, the annual profit will probably be about £900, sufficient to pay interest at two-and-a-half per cent., and repay the principal in 75 years.

Financial Results.—From the date of erection up to the year 1902, it appears that the average annual income of the block dwellings (see p. 69), costing £102,172, has been £5,182, and the working expenses, including rates, £2,392, thus leaving a **gross profit of £2,689** per annum, which would be sufficient to pay interest at two-and-a-half per cent. and to repay the principal of the building loan in 100 years. In addition to this the dwellings have provided an annual contribution of some £784 towards the city exchequer in the form of rates.

In the case of the tenement buildings only a few have been occupied long enough to give returns, but those in Arley Street and Juvenal Street, costing £15,840, have shewn average annual receipts of £994, and working expenses amounting to £384, thus leaving an annual **gross profit of £606**, which would be sufficient to pay interest at 3 per cent. and to repay the principal of the loan in 50 years. In addition there has been a contribution of £180 per annum towards the city exchequer in the form of rates. These figures are interesting because they show that by limiting the loan period to 30 years and charging for interest above the market rate an artificial loss or deficit on profitable municipal housing schemes can be created, and in many cases is created, by the Local Government Board and other branches of the central Government.

LIVERPOOL MUNICIPAL DWELLINGS.

(See pp. 71, 99 and 100.)



THREE STOREY TENEMENT HOUSES—DRYDEN STREET.

Cost of Building, per Room, £67. Rent, per Room, 1/6 to 2/-.

MANCHESTER MUNICIPAL BLOCK DWELLINGS.



BACK OF BLOCK DWELLINGS—OLDHAM ROAD (No. 2).

Shewing Access to Dwellings.

Cost of Building, per Room, £116. Rent, per Room, 1/9 to 3/- per week.

MANCHESTER.

The re-housing schemes, consequent upon the clearance of the various slum areas referred to in pp. 47, 49 and 51, have necessitated the erection of block dwellings, tenement houses of various types, cottages, and a model lodging house of the Rowton House type, on the four areas concerned. (*See pp. 69, 71, and 77 for figures as to cost, etc.*)

Details of Manchester Block Dwellings.

Block No. 2, on the Oldham Road area, consists of five-storey brick buildings, which enclose a large quadrangle, nearly an acre in extent, that forms an excellent playground. Much of the ground floor has been utilised for shops, some of which are let for £50 per annum, thus greatly helping the finances of the scheme. The dwellings on the upper floors are entered from very wide balconies (convenient for playgrounds), extending round all sides of the quadrangle, and approached by stone staircases leading from the street entrances at each corner of the building. The dwellings are arranged in pairs, and are mostly of two rooms. All the rooms are 9ft. high in the clear, and all floors are cement with iron joists. The average size of rooms is as follows:—One-room tenements, 130 square feet and 1,170 cubic feet; two-room tenements, one room containing 174 square feet and 1,566 cubic feet, and one room containing 108 square feet and 972 cubic feet.

Each tenement is provided with a well-ventilated food store and coal locker; dust shoots are provided in convenient positions in the back wall; one w.c. and sink is provided for every two dwellings, which is a disadvantage; and automatic or "penny-in-the-slot" gas meters are supplied to each dwelling.

At the top of the buildings, at the four corners of the blocks, laundries and drying rooms are arranged, partly on the roof and accessible from the top of the main staircase. The living rooms are at the front, and the bedrooms next the quadrangle and balconies.

The dwellings are well occupied by a good class of tenants, and the light and ventilation is ample. There are about 825 persons housed in 522 rooms, or one and three-fifths per room.

The **Pollard Street Block** is similar in arrangement to Block No. 2, but there are no shops, and the architectural treatment is very plain.

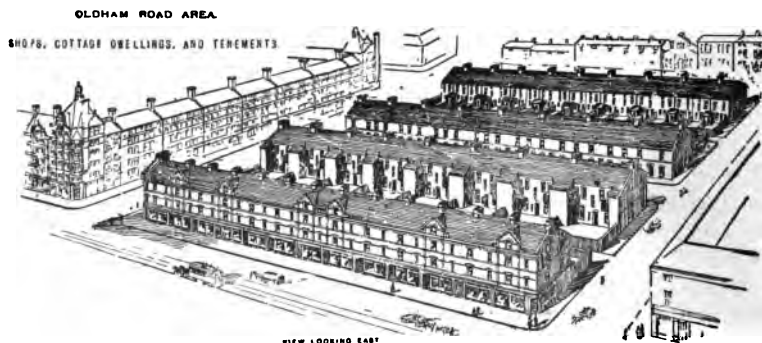
Details of Tenement House Dwellings in Manchester.

Oldham Road No. 1 Area is the site of several groups of two and three-storey dwellings, separated from Block No. 2 by a new street, 54 feet wide, called Spittal Street. On Oldham Road are self-contained tenements, consisting of shops on the ground floor, living room, kitchen, and scullery on the ground floor, two bedrooms on the second floor, and a good attic bedroom on the top floor. Each yard has an area of 560 square feet. At the back of these, and facing **Sanitary Street**, which is 36 feet wide, are two rows of **two-storey tenements**, with one common entrance to four dwellings. Each dwelling is provided with a sink and a separate w.c., entered from the yard in the case of the ground floor

tenements, and from a small balcony in the case of the first floor tenements. The height of all rooms is 9 feet in the clear. The living rooms and bedrooms have fireproof floors laid with boards nailed to wood joists; a system, however, which is said to give rise to much dry rot. The other floors and yard are of concrete with granite finish. The back yards (which are joint for two tenements) and the passages are not divided by walls but by unclimbable wrought-iron railings, 5 feet 6 inches high. This gives less privacy, but is preferable on sanitary grounds. In the case of the two-storey dwellings, dust has to be carried down from the first floor to the yard, one pail being allowed for two dwellings. Each tenant has a wooden coal bunker in the yard. The frontage of these buildings is 33 feet. The one-room tenements contain a room 14ft. 6in. by 12ft. 4in. The two and three-room tenements contain a living room 168 sq. ft. and 1,512 c. ft; bedrooms, ground floor, 136 sq. ft. and 1,224 c. ft.; bedrooms, first floor, 160 sq. ft. and 1,440 c. ft.

There are 425 persons housed in 285 rooms, or one and one-third per room. The staircases of these and all other tenements are of stone.

There are 18 two-storey five-room cottages in **George Leigh Street**, on the Oldham Road No. 1 area, built of dark red brick with slate roofs. An attic bedroom has necessitated the construction of 13½ inch walls up to the first floor, in order to comply with the bye-laws. This has brought the cost of building up as high as £65 per room although, as stated elsewhere, this expensive construction is quite unnecessary.



The above drawing is a bird's-eye perspective view of Oldham Road Area, Manchester. On the left can be seen part of Block No. 2. The facade to Oldham Road is of red stock bricks, freely ornamented with terra-cotta. The other walls are faced with local common bricks, with red terra-cotta and moulded brick strings, sills, and salt glazed dadoes. The roofs are of the best Bangor slates.

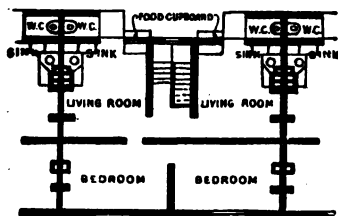
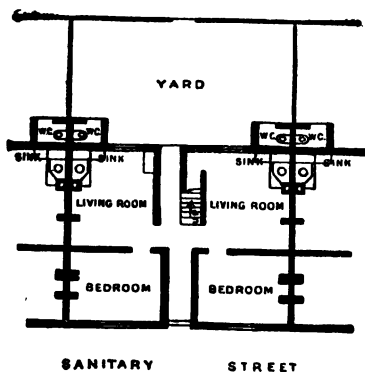
The four rows of buildings in the centre of the view are known as Oldham Road No. 1 Block. Their front elevation is of Ruabon pressed bricks, and the roofs are slated with best Seconds' Velinhelli slates. It is noteworthy that in no case are the party walls brought **through the**

Sanitary Street Tenements.

Cost of Building, £83 per room.

Rents—Two rooms, 4/6 per week;

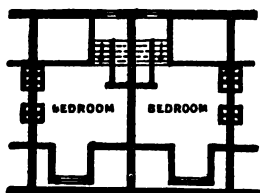
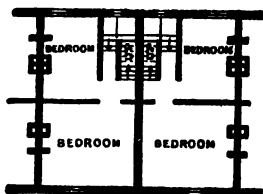
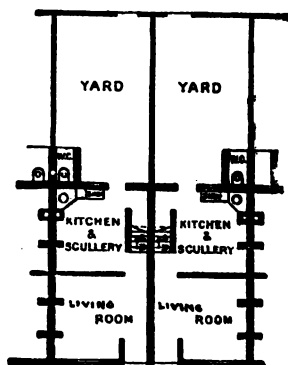
Three rooms, 5/9 per week.

PLANS OF TENEMENT HOUSES.**FIRST FLOOR PLAN.****GROUND PLAN****George Leigh Street.**

Cost of Building, £65 per room,

and £327 per cottage.

Rents, 7/9 per week.

PLAN OF COTTAGES.**ATTIC PLAN****FIRST FLOOR PLAN.****GROUND PLAN****SCALE OF FEET.**

roof. The two centre rows of dwellings are Sanitary Street Tenements, and the back rows are George Leigh Street Cottages. There are shops on the ground floor of dwellings facing the Oldham Road.

The **Chester Street Area** consists of four rows of tenement buildings, two storeys in height, on a somewhat similar plan to those on the Oldham Road Area No. 1 (Sanitary Street). The yards, however, are divided by the usual brick walls. (*See p. 70*). Each of the upper floor tenements in the Chester Street and Pott Street Areas are provided with a small, separate, overhead yard or balcony, on which the w.c. is placed.

The **Pott Street Area** consists of two rows of three-storey dwellings. A common staircase provides access to three two-roomed and three three-roomed dwellings. The two-roomed dwellings contain a living room, one bedroom, scullery with boiler and sink, well ventilated food cupboard against the outside wall, and a separate w.c. The coal bunker of the first and second floor dwellings is on the balcony yard. The outside walls are all 14 inches thick, and the walls dividing tenements are 9 inches thick, while the walls dividing rooms in the same tenement are 4½ inches thick. A superintendent resides on each block.

In connection with an Improvement Scheme at **Miles Platting**, 122 four-room cottages have been built. The first 60 of these cost £220 per cottage for building and £70 for site, and the area apportioned to each is about 1,000 square feet inclusive.

The **Model Lodging House** in Harrison Street, although a model of construction and management, has not been a success, mainly owing to its unsuitable position. The finances are steadily improving, but for the year ending 31st March, 1902, the working expenses exceeded the receipts by £387, and the total deficit for the year (including loan charges) was £1,520. (*Detailed figures as to the cost, etc., of the various dwellings are given in the tabular statements of pp. 69, 71, and 77*).

In addition to the erection of new buildings, the Council have paid gratuities of £15 per house to owners of insanitary back-to-back houses who have converted these unhealthy dwellings into through houses, by partly demolishing one house and adding the remainder to an adjoining back-to-back house.

In connection with the foregoing pages, Mr. De Courcy Meade, the Manchester City Engineer, has kindly given facilities for the reproduction of most of the illustrations. Alderman Walton Smith, Chairman of the Housing Committee, has supplied useful reports, and Mr. H. South, of the Sanitary Department, has collected much useful information.

The New Suburban Cottage Dwellings Scheme.

One of the most interesting experiments, however, of this Corporation is not yet completed. In February, 1901, the City Council, with the approval of the Local Government Board, purchased the **Blackley Estate** of 238 acres on the city boundary, at a cost of £35,643 10s. 0d.

for the purpose of providing houses for the working classes under Part III. of the Act of 1890, and also for allotments.

It is proposed to build cottages on a part of this land, in order to accommodate persons of the labouring classes who will be displaced by the following street improvements, viz. :—

- (1) Widening of Rochdale Road, under the Manchester Corporation Act, 1897. Seventy-two houses, containing 346 persons, are to be demolished, and 80 houses to be erected.
- (2) New street from Fairfield Street to Chancery Lane, Ardwick, under the L. & N.W. Railway (Additional Powers) Act, 1899. The Corporation have undertaken the Company's obligation to re-house 219 persons displaced by the demolition of houses required for the new street, and 50 houses are to be erected.
- (3) Widening of Long Millgate, under the Manchester Order (2), confirmed by the Local Government Board's Provisional Orders Confirmation (No. 5) Act. Eighteen houses, containing 94 persons, are to be demolished, and 20 houses are to be erected.

It is also proposed to erect 53 additional houses as an independent provision, apart from these obligations, thus making a total of 203 cottages.

It is instructive to note that in all four cases the Local Government Board have approved of the principle that dwellings may be erected under Part III. of the Act of 1890, upon land in the outskirts. One or other of these four cases arises in nearly every large town from time to time, and the precedents established in connection with this scheme may therefore be useful. The most noteworthy points, however, in connection with the scheme are the particulars as to the proposed development of the estate, and the construction of the various dwellings proposed to be erected.

The Council's Housing Sub-Committee, after long and friendly consultations with the Local Government Board and the Citizens' Committee for the Improvement of Unhealthy Dwellings, decided on the 31st December, 1901, to recommend the Council to approve of the following Scheme, and to make application to the Local Government Board for sanction to the borrowing of £60,000 for the purpose of carrying it out.

The Estate has a frontage of 423 yards to Rochdale Road, and its boundary coincides on the north with that of the city itself. About 187 acres are allocated as sites for workmen's dwellings and 50 acres for allotments.

A street 60 feet wide, called Victoria Avenue (which will probably become a tram route) is to be constructed, running nearly east and west, and out of this about a dozen side streets, each 45 feet wide, will run, nearly north and south. All streets will be planted with trees. The drainage is to be in three directions, according to the fall in the land.

The houses are to be of four designs. Most of them are to be built in terraces not exceeding eight houses, but 22 semi-detached cottages are to be provided as an experiment.

The following table shows the accommodation, dimensions of rooms, and estimated cost of the various dwellings :—

De- sign.	ACCOMMODATION.	Average Dimensions.	Number of Houses to be built.	Estimated Cost per House.	Estimated Total Cost.
A	<i>Ground Floor—</i>	FT. IN. FT. IN.	56	237	13,272
	Parlour - - -	10 6 by 10 0			
	Living Room - -	14 0 by 11 3			
	Combined Scullery and Bath- room - - -	10 0 by 4 0			
	Pantry, Coal Store, and w.c.				
	<i>First Floor—</i>				
	Bedroom - - -	15 0 by 10 0			
B	Do. - - -	14 0 by 8 0	55	246	13,530
	Do. - - -	11 0 by 8 0			
	<i>Ground Floor—</i>				
	Living Room - -	16 9 by 15 0			
	Scullery - - -	10 0 by 10 0			
	Pantry, Coal Store, and w.c.				
	<i>First Floor—</i>				
C(1)	Bedroom - - -	10 0 by 10 9	38	242	9,196
	Do. - - -	15 0 by 8 6			
	Do. - - -	11 0 by 8 0			
	Bathroom - - -	6 6 by 5 6			
	<i>Ground Floor—</i>				
	Living Room - -	14 0 by 11 6			
	Scullery - - -	10 0 by 6 6			
C(2)	Pantry, Coal Store, and w.c.		22	255	5,610
	<i>First Floor—</i>				
D	Bedroom - - -	11 6 by 10 0	32	215	6,880
	Do. - - -	10 3 by 8 6			
	Do. - - -	10 3 by 8 6			
	Bathroom - - -	6 3 by 5 3			
	<i>Ground Floor—</i>				
	Living Room - -	13 6 by 11 0			
	Kitchen - - -	14 3 by 10 6			
	Food Cupboard, Coal Store, and w.c. - - -				
	<i>First Floor—</i>				
	Bedroom - - -	12 6 by 13 6			
	Do. - - -	14 3 by 9 0			

Street works, sewerage, draining, etc., as per original estimate - 14,167
£62,055

It should be stated that the estimated amounts in the above table do not include the cost of forming and sewerage the additional streets comprised in the altered scheme, nor does it contain any item for contingencies.

The rents have not yet been decided upon, but it may be assumed that they will work at about 2/6 per week in respect of each £100 of total capital outlay, which may be ascertained by adding from £50 to £70 per house to the above figures.

The following special features are worthy of mention :—

- (1) **Three bedrooms** are to be provided in 171 of the houses, and the other 32 are to have two bedrooms.
- (2) **Baths** will be provided in 171 out of 203 houses, largely on the ingenious plan carried out by Mr. Cornes at Leek ;
- (3) Those houses having living rooms at the front will be built on the north side of the road, thus ensuring a **southerly aspect for all living rooms**, and securing the maximum of sunshine for the occupiers ;
- (4) **Large living rooms**, with a small scullery but no parlour, will be provided in 60 of the cottages, in order to ensure that the room most used shall have the greatest supply of air ;
- (5) **Allotment grounds** will be let as gardens to such of the tenants as may desire them ;
- (6) **They will not involve any charge on the rates.**

Financial Results.—From particulars derived from official sources for the past two or three years, it appears that the average annual income of the block dwellings costing £94,075 has been £4,260, and the working expenses, including rates, £2,740, leaving a gross profit of £1,520, which is sufficient to pay interest at the rate of one and two-fifths per cent. on the capital outlay. If the rates, which amount to £975 per annum, and are not really extra expenditure, be omitted, the gross profit would be £2,495, sufficient to pay interest at 2½ per cent. on capital, but not to form a sinking fund. With regard to the tenement houses which cost £68,948, the average annual receipts were £3,510, and the working expenses £2,140, including rates, thus leaving a gross profit of £1,370, sufficient to pay 2 per cent., or, if the rates which are £738 be omitted, 3 per cent. on the capital outlay. It will thus be seen that the Manchester Corporation have not attempted to carry out their rehousing schemes under Parts I and II on a commercial basis, but have decided to treat them as part of a great work of sanitary amelioration. The amounts for rates and sinking fund ought certainly not to be charged against the schemes, as they are really so much additional income for the ratepayers, and although they appear on the debit side of the housing accounts, they are not essentially outgoings. In the case of rates, little or no income would have been derived by the city from the area if not built upon. In the case of the sinking fund, it is merely a matter of investment of an annual sum for the purpose of making a valuable present to posterity. Under these circumstances the clear return of 2½ to 3 per cent. on outlay, excluding these two items, ought to be accepted as satisfactory.

BIRMINGHAM.

(From information kindly supplied by Mr. Tate, Manager of the Improvements Department).

Ryder Street Cottages.—In connection with some of its clearance schemes the Corporation could not get builders to apply for sites for rehousing, even at a low ground rent, so the Improvements Committee had to build 103 cottages in Ryder Street (1892-4) on a total area of nearly two acres, at a cost of £18,000 for building and street works, and £2 7s. per square yard for site. Each house has living room, kitchen, two bedrooms and an attic, but the absence of a separate scullery is somewhat of a disadvantage, the sink and copper being in the kitchen. The rents vary from 5/6 to 6/3 per week. The houses face each other across a tar-paved space 31 feet wide, and have an enclosed common yard at the rear paved with blue bricks. The tenant would rather have separate yards. There are about 515 persons in 515 rooms, and the cottages are never vacant. They give a return after paying all working expenses and loan charges, equal to 11d. per square yard per annum as ground rent for the site. This rent is greater than the market value of the land. The interest is 3 per cent., and the period of the loan mainly 50 years.

Milk Street Cottage Flats.—Sixty-one two-storey cottage flats have just been built at a cost of £12,200, on a site cleared under Part I of the Act of 1890. They are of red brick with slate roofs, and are arranged in four terraces, consisting of 24 containing living room 13 feet by 14 feet, and bedroom 12½ feet by 9 feet; 28 containing living room 13 feet 4 inches by 14 feet, bedroom 14 feet by 8½ feet, and bedroom 9 feet by 9 feet.

The plans also provide on the ground floor one tenement, consisting of a shop with living room and two bedrooms, and another with shop, living room and one bedroom; and on the first floor two dwellings each containing four rooms. To use the site to the best advantage there are also five three-room dwellings in a separate group.

(In the accompanying illustration the railings and balcony only shew very faintly, but otherwise the appearance of the dwellings is faithfully represented).

Access to the first floor dwellings is obtained by means of a balcony running along the whole length of the front of the dwellings, and approached by a common staircase at the centre of each block. The railings being very high, close together, and of a dark colour, give the fronts a somewhat heavy appearance. Each tenement is provided with a w.c., approached from a small verandah (open to the air), at the rear of the dwelling, and a scullery containing copper, coal bunk and sink. The food cupboards are partitioned off from the living rooms, and are ventilated to the outer air. Dust is provided for by dust-shoots, in the case of the first floor tenements, near the scullery. The tenements are all let.

The rents are about 1/6 per week per living room, and are sufficient, after meeting all working expenses and loan charges, to provide 7½d. per square yard per annum as ground rent for the site, which is, however, only valued at £1,007 for housing purposes, although costing £6,000 to clear and acquire.

BIRMINGHAM MUNICIPAL DWELLINGS.

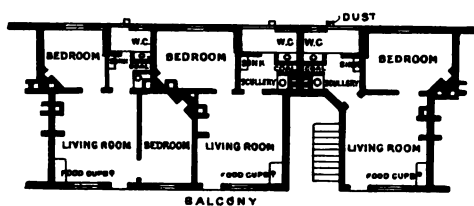


Birmingham—Elevation and Plans of Cottage Flats.

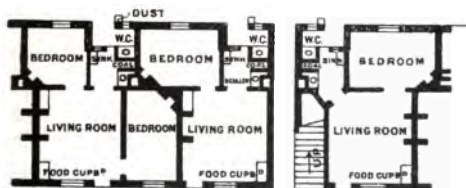
Cost £62 per room. Rent per week :—Two Rooms, 3/- ;
Three Rooms, 4/6 to 5/6.

(See p. 108).

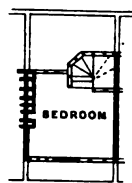
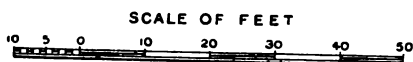
MILK STREET AREA.



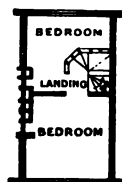
FIRST FLOOR PLAN.



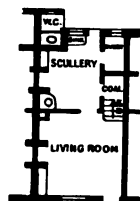
GROUND PLAN.



ATTIC FLOOR PLAN.



FIRST FLOOR PLAN



GROUND PLAN.

Plan of Ryder St. Cottages.
Cost £182 each. Rent 5/6 to 6/6 each.

HORNSEY MUNICIPAL COTTAGES.

Cost—Class A, £249.
Class B, £217.

Rent—Class A, 8/6 per week.
Class B, 6/6 per week.



COTTAGES—NIGHTINGALE LANE. (*Note party wall built through the roof*).



View of HORNSEY COTTAGES, shewing Trees and Street.

In August, 1900, the Council bought 17 acres of land at Bordesley Green, three miles from the centre of the city, for the purpose of erecting 500 cottages to meet a deficiency in the cottage supply which had been reported by the Health Committee, but the scheme is at present in abeyance.

SALFORD.

By a scheme under Part I of the Act of 1890, the Salford Town Council, after displacing 1,200 persons, were required to provide accommodation for 1,500 persons. They have accordingly erected a model lodging house for 285 persons (p. 63), a block of 69 artisans' dwellings in Queen Street for 207 persons, and 36 four-room cottages in King Street for 180 persons.

The **Queen Street Tenements** are in three blocks, each three storeys high, abutting on the neighbouring streets and facing a large open quadrangle, 50 yards long by 20 yards wide. Access is given by balconies, approached by a staircase through the centre of each group of dwellings. Each dwelling consists of a living room and bedroom, with separate scullery, w.c., and dust-shoot. There is a wash-house for each four dwellings. The cost of the dwellings was £10,341 for site (£16,160 per acre), and £11,761 for building (£86 per room). The rent is 4/6 per week, but if the full clearance cost of the site is charged, the returns (£776 per annum) are not sufficient to meet the charges for loans, apart from other expenses, as the annual cost of the site is £435 per annum, and that of the building is £553 per annum.

The **King Street Cottages** are self-contained four-room cottages, plainly built of brick, and contained under one main roof. They cost £8,143 for site (£35,000 per acre), and £5,780 for building (£40 per room). The rents are 6/- per week. Here, again, the total loan charges exceed the rent, being for site £342 10s., and for building £379, as against rents amounting to £545 14s. It may be added, however, that in both cases the loan charges are unduly heavy.

It may, however, be pointed out, as in the case of Manchester, that provided the clear net return on the capital outlay upon building and the housing valuation of the land amounts to the market rate of interest after excluding the items for rates and sinking fund, the results ought to be accepted as financially satisfactory. The gross income of the above dwellings being £1,322, is sufficient to pay working expenses other than rates, and to leave a gross profit of about £1,000, which is enough to pay interest at $2\frac{3}{4}$ per cent. on the cost of the buildings and the cost of the cleared area, but not to provide a sinking fund. When it is remembered that the land cost from £3 7s. to £7 3s. per square yard, this is all that could reasonably be expected.

In 1897 the War Office sold the site of the Infantry Barracks, in Regent Road, to the Council for £38,500, and a scheme is now being carried out, with the sanction of the Local Government Board, for building 32 shops with rooms over for 160 persons, in addition to 353 cottages of varying accommodation, and a large public hall with a recreation ground of over an acre in extent.

HORNSEY.

The admirable work being done under Part III. of the Act of 1890 by the Hornsey Urban District Council is not so well known as it deserves to be. Hornsey is an exceptionally healthy and well-managed urban district in the northern suburbs of London, contrasting very strongly and favourably with other suburban districts further eastwards. The average death-rate, 1896-1900, was only about nine per thousand. Realising that "prevention is better than cure," the Council and its officers have endeavoured to prevent the growth of new slum areas by themselves establishing a good supply of model cottages for workmen rather than have their district unduly disfigured and deteriorated by the objectionable and overcrowded products of the jerry-builder.

In this work they have been fortunate enough to secure the able and sympathetic services of their engineer, Mr. E. J. Lovegrove, whose broad grasp of the housing question as a whole, and whose intimate practical acquaintance with the essential details of construction, contributed greatly to the success of the various schemes. Altogether three successful schemes have been undertaken; and it is interesting to note that the Chairman of the Council, in his official report for 1900, says:—

"The Council would, I believe, gladly extend their operations in this direction but for the difficulty in obtaining suitable sites at reasonable prices. The provision of sanitary houses has a tendency towards improvement in health and morality, by the prevention of overcrowding and its mischievous effects, and is a distinct step in advance in the elevation of the people."

The following particulars as to the three schemes may be of interest:

Hornsey—Nightingale Lane Scheme.—In plan and principles of construction this and the other schemes are on the Richmond lines, with several improvements in small matters, so there is no need to go into details in many respects.

The land, having an area of four acres, two roods, ten poles, was purchased at the rate of £600 per acre, and abuts upon the extension of Nightingale Lane, off which road the Council laid out two 45 feet streets, named North View Road and South View Road. There are 68 Class A cottages, 15 feet 9 inches frontage, let at 8s. 6d., containing sitting room, living room, scullery, and three bedrooms; and 40 Class B, 12 feet 9 inches frontage, comprising sitting room, kitchen, scullery, and two bedrooms, let at 6s. 6d. The cottages have forecourts of from 10 feet to 15 feet depth, with gardens at the rear ranging from 45 feet to 50 feet. All the cottages are of red brick with slate roofs. The whole of the drainage is outside the buildings. The position of the land is eminently suitable, being opposite the Board School, and bounded on the north by the open grounds of the Alexandra Palace. The total cost of the scheme, including the erection of the cottages, construction of roads and sewers (1,030 feet at £2 per foot), amounted to £31,000. The elevation of the cottages and the construction of the road are shewn in the two accompanying illustrations. The plans of Classes A and B are similar to those at Richmond. (*See Chapter X*).

Highgate—North Hill Scheme.—The land having an area of about two acres was, after some difficulty, purchased from the

Ecclesiastical Commissioners at £1,000 per acre. It abuts upon North Hill, and adjoins the Council's highway dépôt and allotment grounds. Twelve cottages front upon North Hill; the remainder front on a new road laid out along the centre of the land. This street, as at Hornsey, is 45 feet wide, and planted with trees. The paths are kerbed and channelled and paved with slab paving, and the carriageway formed with 12 inch hardcore and 6 inch flint. Cost of roads and sewers, £1,070.

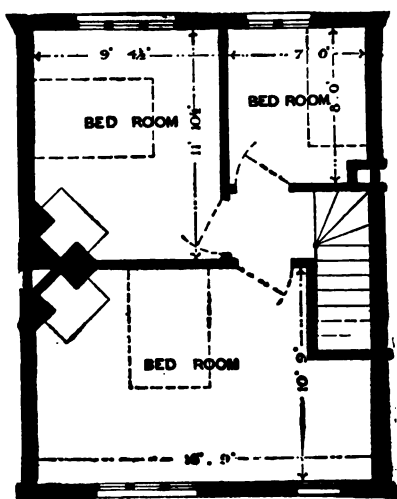
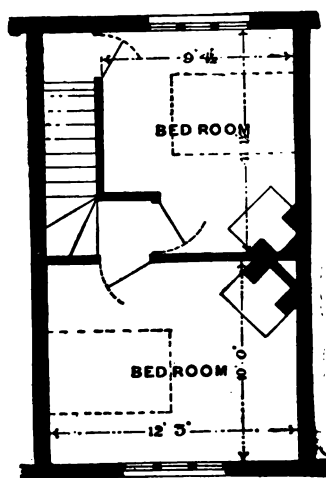
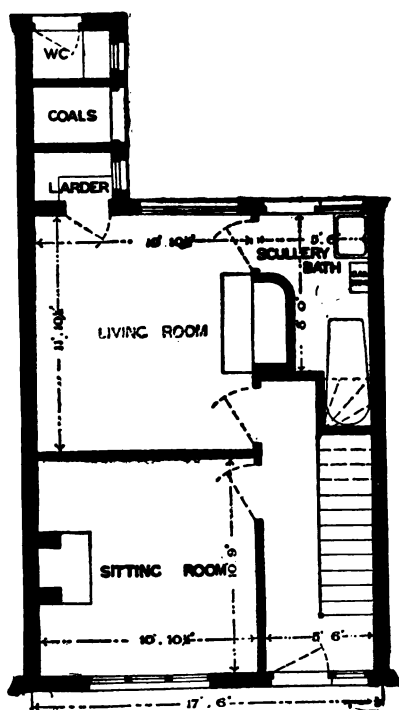
The plans approved by the Council, and sanctioned by the Local Government Board, provided for the erection of 48 cottages, the rentals of which are:—12 Class A, 16 feet 6 inches frontage, 9/-; 24 Class B, 13 feet frontage, 7/6; 12 double tenements, 17 feet 6 inches frontage, at 6/- each tenement.

Classes A and B are similar in accommodation to the Hornsey cottages. The double tenement, which is on the Richmond lines, provides for a dwelling on the ground and also the first floor, each tenement having a living room, bedroom, scullery, w.c., and independent entrances from the front and back of the cottage. The cottages have forecourts 15 feet in depth, and gardens ranging from 40 feet to 60 feet in length. The levels of the land were so awkward as to involve additional expenditure on foundations. This, added to the price of the land and the additional cost of building materials and labour, brought the total inclusive cost to £16,800, so that in working out the scheme the margin left for empties and repairs is less than in the case of Hornsey, amounting to about 8 per cent. of the rental value. The results of the letting of both the Hornsey and Highgate cottages have more than justified the Council's action in regard to this question, the occupants having independent cottages, with good gardens, at practically the same, and in many cases less, rent than they were previously paying for two or three rooms in a larger house where several families were in occupation.

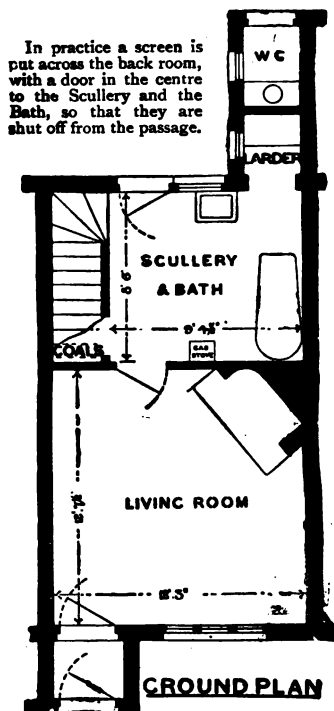
How the Schemes have worked.—With regard to the working out of the completed schemes, the cottages were advertised for letting in blocks as completed, and the applications were in the proportion of about 12 to each vacant cottage. The lettings were confined to (1) persons working and resident in the district; (2) persons working in the district although resident out of the district. There are now over 100 persons waiting for the first vacancy. The general scheme of management is on the Richmond lines, as to which full details are given in the next chapter. It may be added that an extension of the period of the building loan from 40 to 60 years, as recommended by the Municipal Loans Committee of the House of Commons, would enable the rents to be reduced to the extent of 9d. per cottage per week.

The following particulars from the official returns give the results of three year's working in the case of the Hornsey scheme, and one year's working in the case of the Highgate scheme. The average annual receipts were £2,294. The working expenses, including £732 for rates and taxes, were £1,077, and the gross profits £2,217, which was sufficient—

- (1) To pay interest at the rate of 3 per cent. on the entire capital outlay;
- (2) To provide a sinking fund of £687 per annum; and
- (3) To leave a net profit of over £100 per annum.

**FIRST FLOOR PLAN****FIRST FLOOR PLAN****GROUND PLAN****CLASS B**

Rent, 8/- per week.

**GROUND PLAN****CLASS D**

Rent, 6/6 per week.

In practice a screen is put across the back room, with a door in the centre to the Scullery and the Bath, so that they are shut off from the passage.

The New Scheme.—In the new scheme four classes are to be catered for. Class A, of which it is proposed to erect 26 houses, will contain a sitting room, a living room, scullery, and four bedrooms, and with a bath, will be let at 11/3 per week. The idea here is to attract the workman, who has, say, a son and daughter able to augment the weekly income. This is a class that is very often overlooked in municipal housing schemes, and the District Council has a well-founded reason for catering for it. It is that sons and daughters who are compelled through absence of accommodation to “rough it” away from home are apt contract early, and very often improvident marriages, whose results are not in the aggregate beneficial, either to the physique or the prosperity of the nation. Class B, of which there will be 40, will be the same as Class A with a bedroom less, and will let at 9/6 per week. Descending in the scale we come to Class C (38 dwellings), which will have the same accommodation as Class A, but with two bedrooms. They will be let at 8/- per week. The final Class, D, of which there will be 36 houses, will be let at 6/6 per week, and will contain living room, small scullery, bath room, and two bedrooms. So that altogether there will be 140 houses, at rents ranging from 6/6 to 11/3 per week. These rents will, however, be considerably reduced if the loan is obtained for 60 years at 3 per cent., instead of 40 years at 3½ per cent. It is not possible to secure a house in Hornsey at a rental of less than 13/- weekly. The total approximate cost of the scheme will be about £45,000. If interest be paid at the rate of 3½ per cent., the rents will leave a margin for empties and repairs of 10 per cent. of the annual rental, an amount which in other schemes has been found sufficient. The losses from empties and bad debts only amounted to £5 for the two completed schemes for two years, on an income of £3,302.

Baths will be included in the fittings of new dwellings. This result has been secured by adopting Cornes' patent fitting, comprising a combined kitchen range and copper with bath. The fitting is placed so as to back on to the scullery, access being obtained to the copper from the scullery. In adopting this fitting a deduction can be made for the range, and also the copper, with its independent flue, which would otherwise have to be provided, and in the result the combined fitting will be fixed complete at an expenditure involving an increase in the rentals not exceeding 3d. per week per cottage. The additional capital outlay on this combined fitting is about £10.

The rentals given above include this extra for the bath. The bath, when in disuse, can be covered with a top board, and is in such a position as will be found very convenient for use in connection with the copper for washing clothes. The system has been adopted with much success in connection with a private cottage building scheme by Mr. Cornes, of Leek, and fuller particulars, with illustrations, are given in a subsequent chapter.

The plans of the new Class A houses are similar to Richmond Class A, but the rooms are larger. The new Class C are similar to Richmond Class B (see Chapter X). The plans of Classes B and D are shewn on page 112.

CHAPTER X.

THE RICHMOND HOUSING EXPERIMENT AND ITS LESSONS.

In Manor Grove, halfway between Richmond and Mortlake, on the site of an old market garden just over six acres in extent, is a street of 132 two-storey cottages, which attract considerable attention from many who travel by the adjoining South Western Railway line from the Thames Valley to Waterloo. These cottages are the Municipal Workmen's Dwellings, erected by the Richmond Town Council under the provisions of Part III of the Housing of the Working Classes Act, 1890. As the general conditions of housing in Richmond are similar to those of many other villa districts, watering places, suburbs, and small towns, and as the practical experience of the Council in dealing with the question cannot fail to teach something to housing reformers everywhere, it may be both interesting and useful to have some short account of housing work at Richmond, both on general lines and in respect to the cottages which have been built under Part III of the Act.

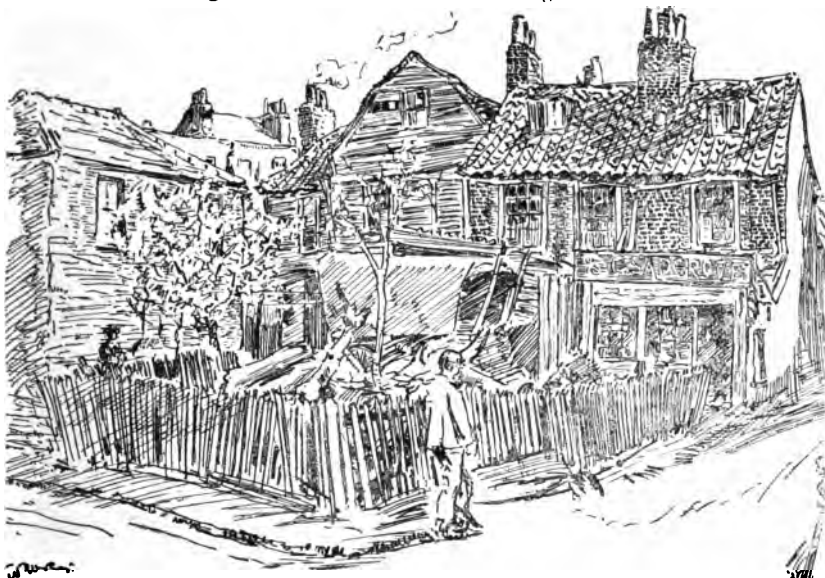
House to House Inspection.—The first well-defined efforts of the Council to improve the housing conditions of the working classes, were directed towards ascertaining by means of a house to house inspection of the district, what sanitary defects required to be remedied. For this purpose special sanitary inspectors were temporarily engaged, and the results of their inquiries were entered on special forms, which were filed in the office for future action or reference.

Enforcement of Sanitary Improvements.—The next step was the service of notices and summonses upon landlords whose property was unsanitary. Unfortunately, on account of the increase of rent which, in most cases, followed on an outlay for sanitary or structural repairs, the tenants, instead of assisting the sanitary authorities, were often only too anxious that the sanitary inspector should not "interfere." At the same time, when a too zealous inspector found it necessary to serve notices, in one form or another, on a bakers' dozen of the members of the Town Council, including some of the most prominent members, he quickly discovered that the majority of his employers did not appreciate his zeal, and in a short time means were found to relieve him of his duties, upon grounds that would not have been deemed sufficient for his practical dismissal had he shown less zeal or more discrimination. Thus the first attempt to secure healthy houses for the people, by proceedings under the Public Health Acts, injured the pockets of the tenants as well as of the landlords; attacked the vested interests of members of the sanitary authority itself; and effectually intimidated the sanitary inspector, who took his work too seriously.

A COMPARISON (Richmond, Surrey).

Old Cottages—Red Lion Street Area.

Rents higher than those of Municipal Cottages shewn below.



(From the "Richmond and Twickenham Times.")

Municipal Cottages in Manor Grove.



Class A Cottage. (See p. 120).

Cost of Building, £274. Rent, 7/9 per week.

Class B Cottage. (See p. 121).

Cost of Building, £220. Rent, 6/3 per week.

RICHMOND MUNICIPAL COTTAGE FLATS.

(See pp. 72 and 120.)



Front View, shewing Separate Entrances to each Flat.
Rent, Ground Floor, 4/6 ; First Floor, 5/6.



Back View, shewing Separate Entrances to each Flat.

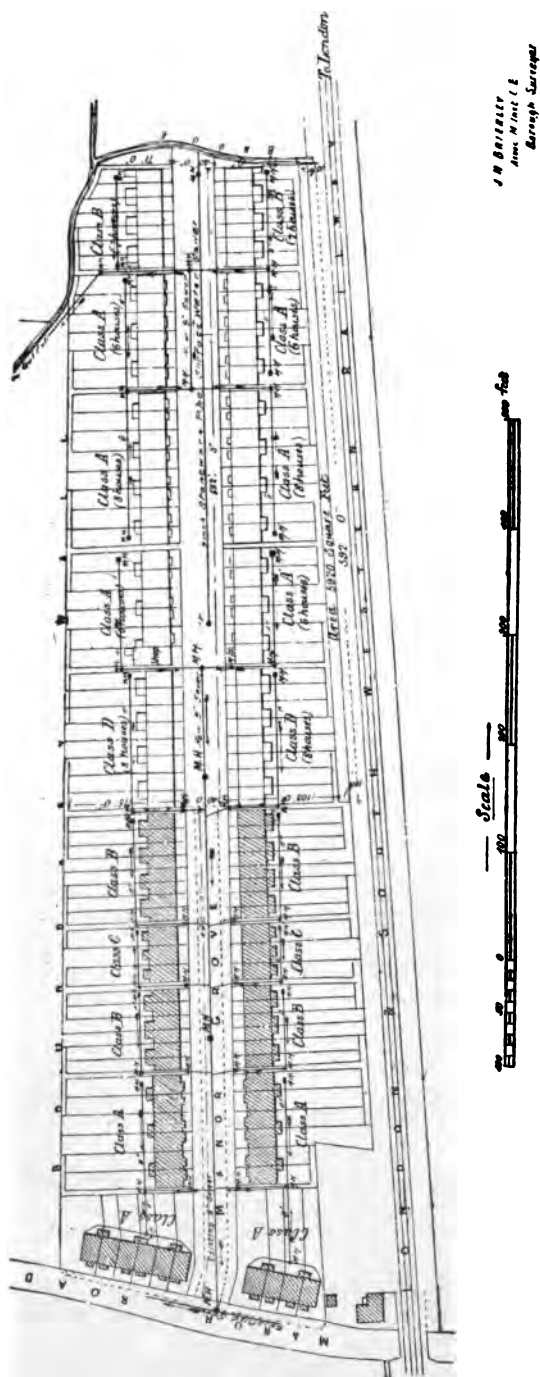
Closing and Demolition of Unhealthy Dwellings, under Part II.—Concurrently, however, with the action referred to, efforts were made to get rid of slums and unhealthy dwellings, under Section 32 of Part II of the Act of 1890, by condemning houses unfit for human habitation. The Medical Officer of Health made a small beginning by obtaining Closing Orders for several dwellings, but the owners simply patched up the houses so as to make them barely habitable and then re-let the cottages to other tenants. In the meantime, the dispossessed tenants could not find accommodation elsewhere without overcrowding, and in one of these cases a man with his wife and six children were found occupying **one room** in a house almost as bad as that which they had left.

A row of cottages in another part of the town had to be demolished under Section 33 of the Act of 1890, but so hard was the case of the dispossessed tenants that one man refused to go out of the house, and defied the authorities by staying in until all the adjoining cottages were a heap of bricks and rubbish, and his own roof shaking dangerously over his head.

Why Action was taken under Part III.—After long and wearisome discussion and work, the Health Committee, stimulated by pressure and criticism, came to the conclusion that demolition alone intensified the evil, and must, therefore, except in extreme cases, be subject and subsequent to the making of provision for increasing the number of existing dwellings. Some members of the committee had urged this from the very first, but only hard practical experience could demonstrate its necessity with sufficient force to ensure action being taken by the majority. It was at once apparent that private enterprise could not be relied upon to make good the deficiency, and it was notorious that most of the new cottages provided, being let at rents of from 9/- to 12/- per week, and being built, moreover, in an unsatisfactory manner and of an unsuitable type, would tend to promote and foster overcrowding, with such a rapid consequential deterioration of property as to gradually create new jerry built slums, nearly as dangerous to health as the old ones. On the other hand, it was readily recognised by the advocates of municipal enterprise, that the Town Council could only make a small beginning in the way of providing new houses, with a view, partly to "loosen the cottage market," partly to gain practical experience for future developments, and partly to set up a standard for both tenants and landlords, of what might reasonably be expected in the shape of a decent home for a workman and his family.

THE FIRST RICHMOND SCHEME.

A scheme was accordingly proposed and adopted in 1892 for building cottages under the powers conferred by Part III of the Housing of the Working Classes Act, 1890, which had previously been adopted by resolution of the Council as required by Sections 54 and 56. The Council possessed a piece of land originally bought and intended to be used for the purpose of erecting a dust destructor, and it was proposed to appropriate this under Section 59 as a site for



PLAN OF SITE—RICHMOND MUNICIPAL COTTAGES.

This plan shows the site of the two lots of cottages built in Manor Grove by the Richmond Town Council. Those built under the first scheme are shaded. The arrangement of the blocks is clearly shewn, together with the drains and sewers

workmen's dwellings, so there was no need to exercise the compulsory powers of land purchase under the Public Health Acts. The Local Government Board, after some delay, negotiation and pressure, authorised a loan in respect of the land for a period of fifty years, and in respect of the buildings and other works for forty years.

Site, Road, and Sewers.—The land, which adjoins the level crossing of the L. and S.W. Railway, in Manor Road, contained 6 acres, 0 roods, 26 perches, and cost about £700 per acre. It is 1,072 feet in length, and its width varies from 210 to 290 feet. In the first instance, only $2\frac{3}{4}$ acres were dealt with, and it may be mentioned as one of the difficulties of local authorities in connection with acquiring and **retaining** cheap sites for workmen's dwellings, that the Town Council to comply with the requirements of the Local Government Board, had to formally appropriate the remaining $3\frac{1}{4}$ acres as a *depôt* for road materials, in order to avoid a compulsory re-sale of it.

A new road 40 feet wide and 461 feet long was made up the centre of this street, with 8 feet tar-paved footways on either side, 12 inches by 4 inches York kerb, and 12 inches by 6 inches granite channels and flint carriage way. The sewer was constructed of Hassell's patent double lined safety-jointed pipes, which were tested under water when laid. The surface sewer was laid with Doulton's 9-inch stoneware pipes. The cost of constructing the **road and sewers**, carried out by the Council's own workmen, was £769, equal to about **£5 per lineal yard**. Sixty-two building plots were arranged on either side in groups of six and eight, with passages in between.

Details as to Buildings.—Plans and estimates for the buildings were prepared and approved, but when the tenders were received, it was found that owing to the expense of back additions, and the introduction of costly but unnecessary fads and patent materials in the construction, the cost of building was far above the estimates. The back addition was considered necessary in order to provide a third bedroom in, at least, some of the cottages. It was originally intended to obtain this room at a small cost by constructing an attic floor in the roof, but the model bye-laws of the Local Government Board prohibited doing this on a 9 inch wall, although such a floor would, if anything, tend to strengthen the walls rather than place additional strain on them. Revised plans and specifications were accordingly prepared on the "square" plan so as to avoid back additions as much as possible and get all the rooms under one roof, while reducing the proportion of brickwork to accommodation as low as possible. Good materials such as could be bought in the open market were insisted upon, but not the products of specified firms, and after a few modifications in the number of cottages in the respective classes, tenders were received justifying the original estimates. The specifications not only provided for the use of good sound materials, but in order to secure good workmanship, required the Contractor to pay the recognised trade union rate of wages. For a similar reason the lowest tender was not accepted, but the contract given to a firm with a

good reputation for first-class work. The various works were commenced in 1894 and completed in 1895, under the superintendence of the Borough Surveyor. The whole of the site of the cottages was covered with nine inches of concrete; the walls had a proper damp course with air bricks; the front walls were set back 10 feet from the roadway, so as to give a front garden; the boundary fences and gates were made of oak sawn pale park fencing; and the drainage was laid throughout with tested stoneware pipes, and necessary disconnecting and inspection manholes at each angle of deviation. The cottages, as then erected, were of three classes. (*The sculleries are not counted in the number of rooms.*)

Class A.—22 six-roomed cottages, in one block of four and three blocks of six each.

Class B.—28 four-roomed cottages, in two blocks of eight and two of six each.

Class C.—6 double tenements or cottage flats, two and three-roomed dwellings respectively, in two blocks of three each.

There were thus, in the first instance, 62 tenements, containing 274 rooms and 62 sculleries; each house, including the flats, having separate front and back garden; paved yard, with chopping block; coal store, larder, and w.c.; a cooking stove in the kitchen; a 75 gallon galvanised iron cistern; a 9 gallon copper in the scullery; a separate supply of water; and gas, where required, on the "penny in the slot" system. The water closets are Doulton's combination pedestal closets, with 2 gallon water flushing cistern and waste preventor. The fittings to each class comprise window blind rollers; hat and coat rail; wardrobe hooks; cupboards and picture hooks in sitting rooms and bed rooms; dressers, fitted with hooks, in kitchens; towel roller and shelving in scullery; meat hooks in larders; and circular galvanised iron dustbins in yards. All the buildings are of white brick, with red facings. They have a red tiled roof, which is warmer in winter, cooler in summer, and more pleasing in appearance than a slate roof.

Class A cottages have a small recessed porch and glazed door, opening into a passage 5 feet 6 inches wide, from which the stairs rise to four bedrooms above, two of them being small rooms for children or one adult. On the ground floor is a sitting room with bay window, kitchen, scullery, and the other accommodation previously mentioned. The cost of building was £254 per cottage, or £42 10s. per room (not counting the scullery), being 5½d. per foot cube. The gardens each contain about 5 perches. The rent is 7/6 per week, or 1/3 per room.

Class B cottages have direct front access by a glazed door into the sitting room, leading to the kitchen and scullery, and there are two bedrooms. The cost of building was £190 per cottage, or £47 10s. per room, excluding scullery, being 5½d. per foot cube. The gardens each contain about 4 perches. The rent is 6/- per week, or 1/6 per room.



WORKMEN'S DWELLINGS.

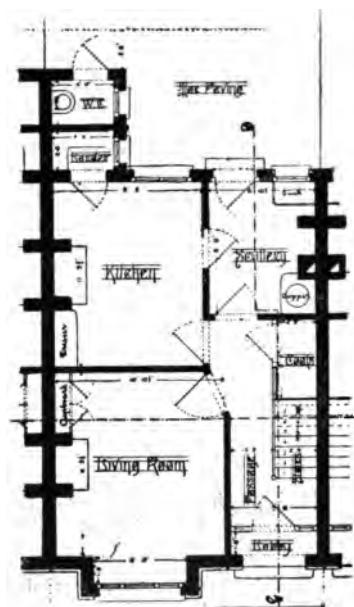
The accompanying drawing, from a photograph, shews the front of some of the Richmond Cottages of all three classes in the new road called Manor Grove. The house on the right is a double cottage (Class C), with separate entrances to each flat, and let at 4/6 per week ground floor; 5/6 first floor. Next to this and separated from it by a 5ft. passage is a block of six cottages (Class B), let at 6/- per week. The third block towards the left consists of six houses (Class A) let at 7/6 per week.

Class C tenements or cottage flats contain on the ground floor, living room bedroom, and scullery, let at 4/6 per week; and on the upper floor, living room, two bedrooms, scullery, and landing, let at 5/6 per week. The objections to flats generally are the common entrance, common staircase, and common back yard, or no back yard at all. This has been avoided at Richmond. Each flat has its own **separate access** (back and front), yard and garden, while there is a fireproof and sound proof floor of coke breeze concrete carried on iron joists between the upper and lower flats. (See p. 72).

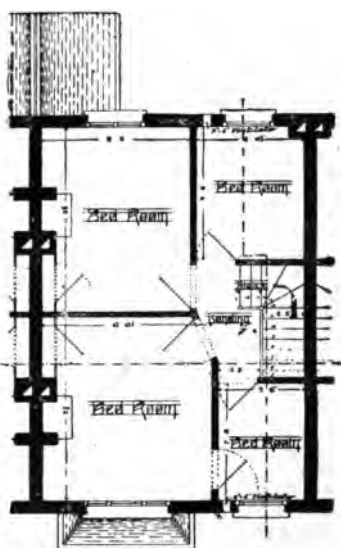
Successful Working of the Scheme.—Upon completion, advertisements were issued inviting applications for the cottages, to be made on the forms hereinafter contained. There were many more applications than could be met, so the cottages were ballotted for, and let to the successful applicants without any suspicion of selection or favouritism. The only persons disqualified were those **who neither worked nor lived in Richmond**, as it was considered that it was not the duty of the Council to find accommodation for the inhabitants of other towns. The scheme was self-supporting from the outset, except that during the period of building operations, there naturally arose a deficit of about £600 in respect of capital and interest charges, but this has been put to a suspense account and has been steadily reduced by the profit on each year of working, so that without further steps being taken, it will shortly be automatically extinguished. The **tenants are delighted with their houses.**

CLASS A COTTAGES. (1st Scheme).

Cost of Building (1894) £254; Rent 7/6 per wk. (1899) £275; Rent 7/9 per wk.



GROUND PLAN.



FIRST FLOOR PLAN.

(In the second scheme there is a slightly larger bay window and a different arrangement of the scullery doors).

The actual **capital outlay** on the first scheme was, in round figures :

				£
Land	...	...	...	1,950
Roads and Sewers	...	...	...	750
Legal Charges, Plans, etc.	...	...	...	200
Building, including Clerk of Works	...	...	...	12,850

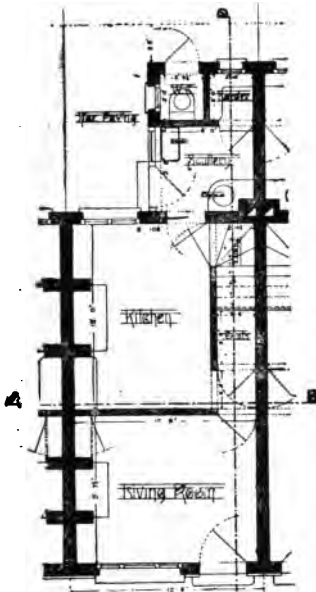
£15,750

The estimated and actual figures of **Income and Expenses** were :

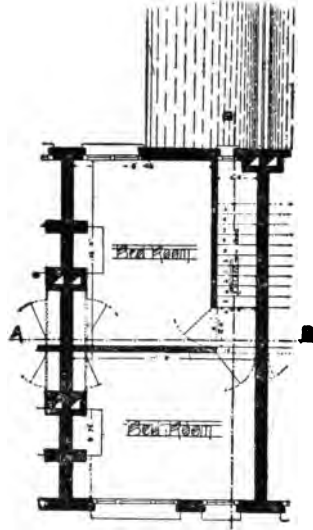
INCOME		ESTIMATED.			ACTUAL.		
					(Average for Five Years.)		
		£	s.	d.	£	s.	d.
By Rents receivable—							
10 houses @ 8/- per week	...	1,037	8	0	1,037	8	0
12 " 7/6 "	...						
28 " 6/- "	...						
6 " 5/6 "	...						
6 " 4/6 "	...						
Garden Allotment, 1/-	...						
Less Empties and Arrears	...		2	8		0	8
				0			0
Total Income	...	£1,035	0	0	£1,037	0	0

CLASS B COTTAGES. (1st Scheme).

Cost of Building (1894) £190; Rent 6/- per wk. (1899) £240; Rent 6/3 per wk.



GROUND PLAN.



FIRST FLOOR PLAN.

(In the second scheme a porch has been added to the front door).

EXPENSES.	ESTIMATED.			ACTUAL.		
	£	s.	d.	£	s.	d.
Interest on Loan	456	0	0	484	0	0
Repairs (12 per cent. gross rental) ...	120	0	0	102	0	0
Management and Sundry Expenses ...	39	0	0	33	0	0
Rates, Taxes, and Insurance	210	0	0	203	0	0
PROFIT—						
(a) To Sinking Fund	185	0	0	194	0	0
(b) Net Profit	25	0	0	21	0	0
	£1,035 0 0			£1,037 0 0		

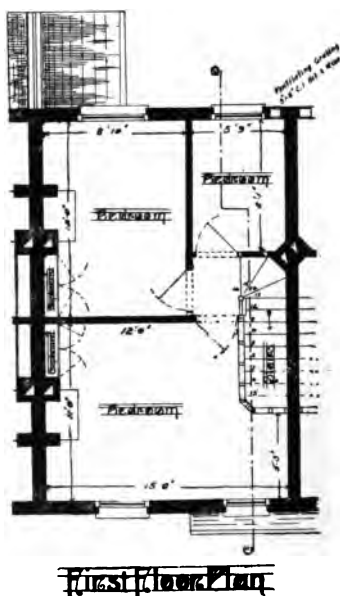
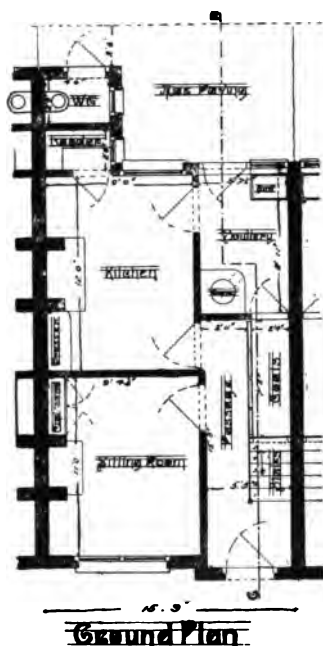
The net increase of £31 on interest charges was due to the cost of the whole site being charged against the first half of the scheme.

Repairs proper only cost about £20 per annum. Over £150 has been spent in permanent improvements, and the rest of the money was spent on painting, papering, and distemping throughout. The chairman of the Finance Committee of the Council has more than once stated that :

“These cottages never had and never would cost the ratepayers a single halfpenny, but on the contrary, were gradually being purchased for the ratepayers by the tenants, so as to be the property of the town, free of all incumbrance, at the expiration of 40 years.”

CLASS D COTTAGES.

Cost £245; Rent 7/3 per week.

**THE SECOND RICHMOND SCHEME.**

Encouraged by the success of this part of the scheme, the Town Council agreed, in 1896, to build 70 more cottages on the remaining portion of the site. These cottages were erected in the year 1899-1900, and are managed on the same lines as the others.

Details as to Buildings.—Forty of them are of the Class A type, 14 of the Class B type, and 16 of a **new type, called Class D**, designed by the Borough Surveyor, Mr. J. H. Brierley, and intermediate between Classes A and B.

Each Class D cottage has a frontage of 15 feet 9 inches, with a small recessed porch and glazed door opening into a passage of 5 feet 6 inches wide, the arrangement being similar to Class A. On the ground floor is a sitting-room, 11 feet by 9 feet 4½ inches; kitchen, 12 feet by 9 feet; scullery, 8 feet 11 inches by 5 feet 7½ inches; and larder, coal-store, and w.c. at the rear.

On the first floor are three bedrooms of the following dimensions: 11 feet by 15 feet, 12 feet by 8 feet 10 inches, and 8 feet 1 inch by 5 feet 9 inch.

In order, moreover, to meet the needs of the inhabitants of the cottages, a **general shop** has been added to one of the Class A cottages, and let so as to produce about £20 per year net profit, in aid of the general income. The shop cost £373.

Details as to cost of building, etc., are given below.

The cost of constructing the additional **road and sewers** was £1022 15s. 10d., equal to **£5 4s. 11d. per lineal yard.**

The following are the **quantities** of the chief materials used in construction :—

	Each Class A House.	Each Class B House.	Each Class D House.	Total for 70 houses with 376 rooms.
Bricks	18,700	16,800	18,100	1,276,800
Tiles (75 to the square)	5 4-5th squares	4 2-5th squares	5 ¾ squares	380 squares
Flooring (deal)	6 ½ squares	4 ½ squares	5 squares	402 squares
Fir, sawn in (Roof Joists, etc)	144 cub. ft.	72 cub. ft.	114 cub. ft.	8,643 c. ft.
Plaster on brick	196 s. yds.	158 s. yds.	158 s. yds.	12,587 s. yds.
Lath and Plaster	84 s. yds.	56 s. yds.	72 s. yds.	5,316 s. yds.

The whole of the work was executed under the supervision of Mr. T. H. Brierley, the Borough Surveyor, who spared no pains to secure that the work should be well carried out.

Owing to the increase in the price of bricks and other materials, the cost of building was about 10 per cent. higher than in 1894 ; and there were certain extra expenses for drainage, foundations, and porches. This necessitated the addition of another 3d. per week to the rents of each of the new cottages, so that they are let as follows :—Class A, 7s. 9d. per week, or 1s. 3 ½d. per room ; Class B, 6s. 3d. per week, or 1s. 6 ½d. per room ; and Class D, 7s. 3d. per week, or 1s. 3d. per room.

The Capital Outlay on the second scheme may be apportioned in round figures as follows :—

	£	£
Land ... ..	...	2,350
Road and Sewers ... ..	...	1,123
Legal and Sundries ... ..	...	241
Building Shop ... ..	...	373
„ 39 Class A Cottages	10,736	
„ 14 Class B Cottages	3,355	
„ 16 Class D Cottages	3,884	
	<hr/>	18,348
		<hr/>
		£22,062
		<hr/>

There has been a small recoupment, due to the sale or exchange of some of the property, for an annual contribution of £21 16s. 9d., from the Highways Department ; but this annual payment, representing a capital sum of £500, is less than the commercial value of the land relinquished, as may be judged from the fact that it has been used for widening the London and South Western Railway, by one set of rails, for a distance of one-fifth of a mile. Hence the Highways Department has been benefited at the rate of not less than another £21 16s. 9d. per annum from the funds of the Workmen's Dwellings.

ANALYSIS OF THE COST OF BUILDING COTTAGES.

The following analysis of the cost of building the last 70 cottages may be useful, as it represents up-to-date figures taken from the priced quantities of the scheme as given by the actual contractor:—

	Cost of Class A Cottage.			Cost of Class D Cottage.			Cost of Class B Cottage.			Approximate Average Per-cent. of Cost.
	£	s.	d.	£	s.	d.	£	s.	d.	%
Excavator and Concretor	20	0	0	17	10	0	17	0	0	8'4
Bricklayer	92	10	0	86	0	0	82	0	0	34'0
Tiler	10	15	0	8	5	0	8	10	0	3'6
Mason	4	10	0	3	0	0	3	0	0	1'3
Carpenter	18	15	0	15	5	0	10	10	0	5'9
Joiner	46	0	0	40	0	0	38	0	0	16'3
Ironmonger	4	15	0	4	5	0	4	5	0	1'7
Plumber	10	15	0	11	0	0	10	5	0	4'2
Plasterer	20	0	0	19	0	0	15	0	0	7'0
Founder and Smith ...	8	15	0	7	10	0	7	0	0	3'0
Glazier	1	15	0	1	15	0	1	10	0	0'7
Painter	12	0	0	11	5	0	10	0	0	4'2
Fencing	11	10	0	10	0	0	9	0	0	4'0
Drains	7	15	0	7	0	0	6	5	0	2'6
Paving	3	15	0	3	5	0	3	0	0	1'3
Sundries	3	0	0	—			12	0	0	1'8
	276	0	0	245	0	0	240	0	0	100'0

The usefulness of the foregoing figures will obviously be increased if the corresponding market prices of labour and the chief materials at the time be also taken into consideration. They are as follows:—

- (1) **Actual cost of labour.**—Bricklayers, Masons, Tilers, Carpenters, Plasterers, and Plumbers 10d. per hour; Painters and Glaziers 8d. per hour; Labourers 7d. per hour; Horse, cart, and man 10/- per day.

- (2) **Actual cost of materials—**

	£	s.	d.			£	s.	d.
Bricks delivered on the job—				Ballast	per cubic yard	0	4	3
2-5th Stocks, per 1,000, at 2	7	0		Cement	per bushel	0	2	2
3-5th Grizzlies „ at 1	19	0		Tiles (75 to the square)				
Average	2	2	0	delivered	per 1,000	12	0	0
Lime	per cubic yard	0	13	Ridge Tiles	per foot run	0	0	4½
Gravel	„ „	0	10	Hip Tiles	„ „	0	0	3½
Sand	„ „	0	4	Flooring	per square	0	12	6

- (3) **Actual contract prices, including labour—**

	£	s.	d.			£	s.	d.	
Concrete	per cubic yard	0	18	0	Tiles laid	per square	1	6	6
Brickwork	Stocks per rod	17	10	0	Artificial Stone	per cub. ft.	0	4	6
„	Grizzlies „	16	0	0	York Stone	„ „	0	6	10
„	in Cement „	18	15	0	Fir (sawn in)	„ „	0	2	1
Half-Brick Walls	per sq. ft.	0	0	5½	Deal Flooring	per square	0	19	0

Fir (framed in doors)	£	s.	d.	Lath and Plaster per sq. yd.	£	s.	d.
per foot run	0	0	5½	Plaster on Brick	0	1	8½
1½ in. Four-panel Doors				Kitchen Range fixed	3	0	0
per square foot	0	0	7¼	Register Stove	0	19	3
1½ in. Cased Window Frames				Glass (15oz. seconds)			
per square foot	0	1	3½	per square foot	0	0	3
½ × 1½ in. Architrave				Milled Lead, laid	1	3	0
per foot run	0	0	1¼				

A further analysis shows the constituent items of each cottage charged as nearly as could be, with all work and materials relating thereto. In some cases, as will appear, it has not been possible to do this with mathematical accuracy, owing to the disregard of odd shillings, but there are no serious discrepancies in vital matters. The relative cost of the various parts of the house affords an indication as to the various directions in which economies on construction may be attempted. **Labour** cost about **42 per cent.** of the whole.

	Cost for Class A Cottage.	Cost for Class D Cottage.	Cost for Class B Cottage.	Approximate Average Per- cent. of Cost.
	£ s. d.	£ s. d.	£ s. d.	%
Foundations ...	6 0 0	5 0 0	5 0 0	2.0
Covering Site ...	7 0 0	5 10 0	5 0 0	2.3
Concrete Walls ...	4 15 0	4 10 0	4 15 0	1.8
Main Walls ...	80 5 0	78 5 0	72 0 0	30.3
Partition Walls ...	20 15 0	11 10 0	12 0 0	6.0
Doors ...	21 15 0	17 0 0	19 0 0	7.6
Floors ...	20 0 0	16 0 0	13 0 0	6.5
Windows ...	19 10 0	17 10 0	16 0 0	7.0
Roof ...	18 5 0	16 0 0	13 10 0	6.3
Fireplace and Chimney	11 0 0	10 15 0	10 10 0	4.2
Ceilings ...	8 0 0	6 15 0	5 5 0	2.6
Stairs ...	5 10 0	7 10 0	4 10 0	2.4
Cupboards ...	3 0 0	2 15 0	2 10 0	1.1
Dressers ...	2 0 0	2 0 0	2 0 0	0.8
Shelving ...	1 0 0	1 0 0	1 0 0	0.4
Water Supply ...	5 10 0	5 10 0	5 10 0	2.2
Water Closet ...	4 5 0	4 5 0	4 5 0	1.6
Copper ...	2 10 0	2 10 0	2 10 0	1.0
Sink ...	1 10 0	1 10 0	1 10 0	0.6
Foul Water Drain ...	6 0 0	5 10 0	5 0 0	2.2
Surface Water Drain ...	1 15 0	1 10 0	1 5 0	0.6
Guttering and Rain Pipes	3 5 0	3 0 0	3 0 0	1.2
Yards (paving) ...	3 15 0	3 10 0	3 0 0	1.3
Fencing ...	11 10 0	10 10 0	9 0 0	4.0
Sundries and Extras*	7 5 0	5 5 0	18 0 0	4.0
	276 0 0	245 0 0	240 0 0	100.0

* Mainly in connection with Foundations; especially Class B.

THE TWO COMPLETED SCHEMES.

Altogether there are 132 houses containing 650 rooms and 132 sculleries, on 6 acres, 0 roods, 26 poles, costing £4,250 for site; £1,857 for roads and sewers; £505 for sundries, and £31,200 for building, being a total cost of £37,812, and an average inclusive cost of £58 per room.

In addition to the details given in the tabular statement in Chapter VII, the following summarised statement may be useful for reference—

Number and Class.	Building Cost per foot cube.	Building Cost per House.	Site Cost per House.	Roads and Sewers, Cost per house.	Inclusive Cost per House.	Cubical Contents.	Actual Area of Site built upon.
<i>Erected 1894.</i>		£	£	£	£	Cubic ft.	Sq. yds.
22 A. ...	5½	254	40	16	310	11,679	54½
28 B. ...	5½	190	29	12	231	7,955	40
12 C. ...	6½	324	40	16	380	11,784	56
		Per Pair.	Per Pair.	Per Pair.	Per Pair.	Per Pair.	Per Pair.
<i>Erected 1900.</i>							
40 A. ...	5½	275	39	18	333	11,638	54
14 B. ...	6¼/5	240	28	13	281	8,419	44
16 D. ...	5½	245	36	15	296	10,191	47

The combined schemes have an income of about £2,415 a year, of which £1,335 is the amount of rent paid for the cottages built in 1900, and containing 376 rooms. It is instructive to note that the official report, prepared in 1901, condemning the Red Lion Street (Richmond) insanitary area, shews that the rental of 380 rooms in these wretched dwellings amounted to £1,620 per annum, or 20 per cent. more than is charged in the municipal model dwellings for the same number of rooms. The average weekly rents per room are Red Lion Street Area 1/8, Manor Grove 1/4. It may be mentioned incidentally that, thanks to the policy of "loosening the cottage market," instead of demolition, comparatively little overcrowding was shewn in the Red Lion Street Area; only 500 people living in the 380 rooms.

The income of the completed scheme up to date, has been £4,747, and the working expenses for the same period have been £1,347, thus leaving a gross profit of £3,400, which has been sufficient to provide—

- Interest at 3½ per cent. on the capital outlay;
- A sinking fund contribution of £486 per annum;
- A nett profit of £38. (Income-tax is paid on these last two items).

This is all the more satisfactory, as there have been many very serious obstacles, preventible and otherwise, to the financial success of the second portion of the scheme.

Serious obstacles to be overcome.—The Local Government Board were asked in August, 1899: "To allow the Council to postpone the sinking fund for the first five years in the case of the new Workmen's Dwellings Loan, on the ground that they would have to provide a sum of £804 11s. to meet the loan charges for a period of eighteen months or so (during which no income would accrue), before the buildings are completed." In reply, the Board stated that they had "no power to give to the Town Council such a dispensation from their statutory obligations as is proposed." At the same time the Board also refused to allow a longer period than 40 years for the proposed loan.

The greatest hindrance, however, has been due to the **opposition of some of the interests** connected with the building trade and with existing cottage property, who do not like the provision of such good dwellings at such low rents compared with their own property. These interests have gradually grown more powerful on the Town Council during the past five years, owing to the fact that they almost entirely control the three smallest electoral wards in the borough, which, although containing only a decided minority of the ratepayers, have been recently enabled by an accidental re-arrangement of the wards, to elect a large majority of the Town Council. It need scarcely be said that the wards containing the great majority of the ratepayers, although helpless in the matter of representation, are always strongly in favour of helping rather than hindering their own municipal housing schemes. Hence there has been a wholesome moral check on open and avowed "wrecking," but although matters had gone too far to enable the various hostile interests to prevent the carrying out of the second scheme, all sorts of obstacles necessitating delay, and additional expense were interposed.

The most serious result of **unnecessary delay** was the postponement of the scheme until a time when building materials were at the top prices, and the rate of interest on loans had gone up (mainly owing to the war), from $2\frac{3}{4}$ to $3\frac{1}{4}$ per cent. Had the scheme been carried out when it was first proposed, the financial position would

- have been better to the extent of at least £150 per annum.

Fortunately, however, a reaction against the dominating influence of these "interests" in the three small minority wards has already begun, and there are signs that the great body of wavering Conservative opinion on the Council, is inclined to lean to public rather than private interests, in view of the vital questions of health, decency, and social well-being which are involved.

The importance of having a friendly and sympathetic executive body for the carrying out of municipal housing schemes cannot be too much emphasised. Mere neglect, indifference, or inexperience, can always leave loopholes for grave blunders in carrying out commercial undertakings like these municipal dwellings; and it is even more obvious that active and insidious hostility can in time wreck any scheme, however well planned.

How the Local Government Board unwittingly helped the Richmond Scheme.—In 1901, the Local Government Board, by the issue of regulations allowing local authorities under certain conditions to apply their sinking fund moneys for new borrowings, unwittingly enabled the Town Council to gradually convert their temporary $3\frac{1}{4}$ and $3\frac{1}{2}$ per cent. Workmen's Dwellings Loans, into 3 per cent. permanent loans, thus minimising, to a certain extent, the difficulty of high interest, and effecting an economy of about £75 per annum for the future. This is an interesting example of how easily the Local Government Board, by simple departmental regulation, can remove obstacles to the successful working of municipal housing schemes.

THE RICHMOND TENANTS.

The cottages are occupied by the persons for whom they were intended, that is to say, not merely the poorest poor, but representatives of all grades of workmen, skilled and unskilled, who were in need of healthy homes, and who wished to raise the standard of decency and comfort by bringing up their families in better surroundings than those they had previously been able to secure. Some came from overcrowded dwellings where they had occupied only two or three rooms; some from slum courts and alleys; some from houses where the landlord wished to increase the rent on account of sanitary works carried out by order of the Council; and others from houses which, although neither insanitary nor overcrowded, were, from high rents or other causes, not such desirable residences as those provided by the Council.

The weekly wages of the tenants vary from 18s. to 35s., but mostly average about 25s.

Their occupations, which are typical of those of the working-classes of a residential villa district, are as follows :—

General Labourers	28	Postmen...	5	Sawyers ...	2
Policemen	12	Railway Porters...	4	Cabinet Makers ...	2
Carmen & Drivers	9	Market and Garden		Curtain Cleaners	2
Gasworkers	8	Workers	4	Collectors	2
General Railway		Painters ...	4	Shop Assistants ...	2
Workers	8	Bricklayers	3	Gasfitters	2
Carpenters and		Signalmen	3	Park Keepers	2
Joiners...	5	Charwomen	3	Widows ...	2

And **one** each of the following :

Handy Man	Wood Turner	Tailor
Miner	Plasterer	Picture-frame Maker
Pensioner	Engine Driver	Coachman
Sailmaker	Whitesmith	Road Foreman
Gilder	Blacksmith	Oak Fencer
Working Jeweller	Cabman	Ticket Collector
Plumber	Electrician	

The general labourers, policemen, railway men, and gasworkers obtained most cottages in the ballot, simply because such a large number of them applied.

Applications for the cottages have to be made upon the appended form, and subject to the following regulations :—

BOROUGH OF RICHMOND (SURREY).

WORKMEN'S DWELLINGS, MANOR ROAD.

Application for a Dwelling.

Applicant's Name

Occupation

Present Address

How long Resident in the Borough?

*Name of Employer

Indicate by a **X** which class of dwelling (as described below) is required :—

Number of Houses to be Let.	RENTS REQUIRED.	
at	Rent 8s. od. per week (with Bay windows), 6 rooms and scullery, fronting Manor Road	
at	Rent 7s. 9d. per week (with Bay windows), 6 rooms and scullery	
at	Rent 7s. 6d. per week (with Bay windows), 6 rooms and scullery	
at	Rent 7s. 3d. per week, 5 rooms and scullery	
at	Rent 6s. 3d. per week, 4 rooms, scullery, and porch	
at	Rent 6s. od. per week, 4 rooms and scullery	
at	Rent 5s. 6d. per week (First Floor Flat)—living room, 2 bedrooms and scullery	
at	Rent 4s. 6d. per week (Ground Floor Flat)—living room, 1 bedroom and scullery.	

Whether Married or Single

*Number and Ages of Boys residing with Tenant

*Number and Ages of Girls residing with Tenant

Do you agree to abide by the Regulations set out on the other side hereof

Name and address of Person to whom Applicant refers as to his character and responsibility—

Signature

* NOTE.—The object of the above questions was to ensure that those working in Richmond should have preference in the first instance, and that there should be no overcrowding of the small cottages by large families.

Regulations.

1. The Rents are due in advance on **Monday** in each week. The authorised Collector of the Corporation will collect the rents weekly, and give receipts therefor in a Rent Book. The Tenants should see that all sums paid to the Collector are entered in the Book. The Tenants must produce their Rent Book to the Collector or Borough Accountant whenever required to do so. If the Rent is in arrear at any time, the Corporation may at once give the defaulting Tenant notice to quit the dwelling. The Rates and Taxes (including Water Rate) will be paid by the Corporation.

The Tenancy is determinable by one week's notice to quit, to be given in writing by either side before 12 o'clock (noon) on Mondays, but subject to Regulation No. 14.

2. A Deposit of Five Shillings will be required from each Tenant, before taking possession, which will be held as security for the repair of cracked or broken glass, or other damage, or loss of keys, and will be returned at the expiration of the tenancy, subject to any deduction for above purposes, and to any rent due, and to the terms of Regulation No. 14.

3. Fences, paving, or any other part of the premises, or the fittings therein, damaged by the Tenant, or through his negligence, will be repaired by the Corporation at the cost of the Tenant. Cracked or broken glass must be immediately replaced by the Tenant. Chimneys in use must be swept once at least in every six months.

4. No Tenant will be permitted to underlet, or take in lodgers, or to keep a shop, store, warehouse, or laundry of any kind without obtaining the previous **sanction of the Corporation.**

5. The placing in the Water Closet of rags, cotton, bottles, or anything likely to choke it, or the drain, is strictly prohibited. In case of violation of this Regulation the expense of clearing the W.C. or drain will be charged to the Tenant.

6. Ashes and dry house refuse only are to be thrown into the dust bins. All liquid refuse is to be thrown down the Water Closet, or Sink, according to the nature of the fluid.

7. Intimation must immediately be given to the Sanitary Inspector (at the Town Hall) of any case of infectious or contagious disease occurring in the dwelling, and the Tenant must agree to allow the person affected to be removed to a Hospital.

8. Tenants are not allowed to paper, paint, or drive nails into the walls or wood-work of their dwelling without the **consent of the Borough Surveyor.**

9. The Collector is not permitted to accept any gratuity whatever.

10. The Corporation shall be at liberty, by their agents or workmen, to enter and inspect the state of repair and cleanliness of any dwelling, at all reasonable hours of the day, and to execute any repairs therein.

11. No Animals, Fowls, or Pigeons shall be allowed to be kept on the premises without the **consent of the Borough Surveyor.**

12. No trees or shrubs on the premises shall be cut down or removed without the **consent of the Borough Surveyor.**

13. Tenants shall not, without the previous **consent of the Borough Surveyor,** erect on the premises any Toolhouse, Shed, Greenhouse, Fowlhouse, or other building.

14. Any Tenant who, in the opinion of the Borough Surveyor, shall neglect to observe these regulations, or misuse, or improperly occupy any of these dwellings, or causes or creates any discomfort or inconvenience to the neighbours, shall be subject to notice under Clause 1, and to the forfeiture of the deposit, without a remedy of any kind on account of such notice and forfeiture, and the Corporation shall not be liable for any claim by such tenant for any damage arising therefrom.

15. Tenants are required to keep the dwellings and the gardens (front and back) in a clean and orderly condition.

16. Any person who, or whose wife, or husband, at any time while such a person is a Tenant or occupier of any dwelling, or any part of a dwelling, receives any relief under the Acts relating to the relief of the Poor, other than relief granted on account only of accident or temporary illness, is thereupon disqualified from continuing to be such Tenant or Occupier. (Section 63 of the Housing of the Working Classes Act, 1890).

17. The entry into possession by a Tenant of any of these dwellings shall be conclusive evidence, as against such Tenant, of his concurrence in, and acceptance of, all the foregoing conditions, and of his agreement to be bound thereby.

18. The decision of the Borough Surveyor upon any matter or question arising out of the above regulations (except as to the amount of rent due), is to be binding on the Corporation and Tenant.

As these regulations are made for the benefit of all the tenants, they are earnestly requested to see that they are conformed to in all respects.

Form of Agreement.

Having read the foregoing Conditions of Tenancy, I _____
 _____ agree to become the Tenant of No. _____ of the above
 dwellings, at the Weekly Rent of _____ Shillings and _____ Pence, from the
 _____ day of _____ next.

Tenant's Signature, _____

Date _____ 189 _____

Witness _____

Address _____

NOTE.—Regulations 4, 8, 11, and 13 are only enforced in cases where injury to the property, annoyance to the neighbours, or overcrowding of the houses would be caused.

TWENTY IMPORTANT CONCLUSIONS.

Financial gain to the Ratepayers.

1. The carrying out of this scheme has not and will not cost the ratepayers a single penny.
2. There is a clear margin of **nett profit** over and above the £486 per annum which goes to the Sinking Fund. The total accumulated profits already (1902) amount to over £2,000.
3. The dwellings contribute about £500 every year to the funds of the Corporation in the form of rates.
4. At the end of forty-two years from 1897 the Council will be in possession of a property worth £35,000, and producing a nett income over £1,600 a year, and this without having paid anything for it out of the rates.
5. One hundred and thirty-two **old-age pensions** of 5s. a week without cost to the ratepayers can be given in 38 years' time from the nett rents of the cottages.

Direct benefits to the Working Classes.

6. One hundred and thirty-two families of the working classes get better and healthier accommodation in the Municipal Cottages than they used to have, and at rents from 1/- to 4/- per week less.
7. Even those who left comparatively healthy dwellings have benefited their less fortunate fellows by enabling the latter to move up a grade into the houses thus vacated.
8. Dirt, disease, and death are far less prevalent in the Municipal Cottages than elsewhere.
9. The tenants take a pride in their dwellings, and spend time and money in improving them, because they have practical security of tenure.
10. Distinct improvement in the social habits and well-being of many of the tenants themselves and their children, has been noted by competent and careful observers.
11. The number of persons inhabiting the cottages is about 620, that is rather less than the number of rooms.

Useful Practical Deductions.

12. The capital invested for housing each person is about £58.
13. By dispensing with gardens the same kind of houses could be erected on unhealthy areas in the centre of the town at the same rent even if the land cost £4,000 per acre.
14. For every £100 of outlay in respect of a housing scheme on the Richmond lines, the rent to be paid by the tenant will be about 2/6 per week.
15. If the **period of the loan** were extended another 20 years the rents could be reduced by at least 3d. per week in respect of each £100 of outlay.
16. If housing loans were issued at 2½ per cent. for 60 years, the houses could be let at **1/- per room per week**.
17. The **losses** from empties, arrears, and bad debts have been **less than 1/-** on each £100 of rent.
18. The estimated annual charges of one-third of the gross rent for repairs, management, and other expenses are fully justified by the experience of owners of large estates of a similar character.
19. With slight modifications the Richmond scheme could be adopted and extended with the like financial results by any local authority in a similar district.
20. In **rural districts** where rates are lower, the cost of building less, the roads cheaper to make, the rents charged under a similar scheme could be considerably lower.

CHAPTER XI.

RURAL HOUSING.

Hardly anything has been done in rural districts under the Housing Acts, although the need for action is admitted on all hands. Wages are so very low that the rent which the labourer can afford is insufficient to "pay" private building enterprise. The old, and more or less objectionable, practice of treating cottages as part of the "furniture" of an estate led to the construction of a number of cheap dwellings years ago, but most of these are much below modern sanitary requirements and are becoming more and more dilapidated every day, while in those numerous villages where they are still tied to the farm or mine, other and obvious causes prevent sanitary improvements being effected. Even this source of supply has now practically ceased. Strange to say, where the capacity for rent paying is least, the administrative obstacles in the way of cheap municipal dwellings are greatest; the procedure for adopting Part III is more cumbrous and expensive; the rate of interest on loans is higher; and the building requirements are eminently unsuitable and unnecessarily restrictive.

Only two district councils have actually built cottages, but a short account of their experience may be instructive.

THE IXWORTH (SUFFOLK) COTTAGES.

In February, 1891, the Labourers' Association at Ixworth applied to the Suffolk County Council for assistance in securing better housing conditions, and in reply received from the Chairman a copy of the Housing Act of 1890, with notes, which the men duly digested. Three members of the Association were then appointed to present a detailed report on the condition of many of the cottages to the Rural Sanitary Authority, who thereupon got repairing and closing orders under the Public Health Act, and Part II of the Act of 1890. Unfortunately, the supply of cottages was quite inadequate, and the eviction of tenants from the bad dwellings would have produced worse evils than those already in existence, so the local authority were asked to take action under Part III of the Act of 1890. After considerable pressure and agitation, the Rural Sanitary Authority applied to the County Council for an inquiry, which was duly held, and resulted in the granting of a certificate that the Act might be adopted [sec. 55, sub-sec. 1], and that the expenses should fall upon the whole Thingoe rural district rather than upon the parish of Ixworth [sec. 55, sub-sec. 2, and sec. 65, clause iii.] Speaking of the accommodation in Ixworth, it was officially stated that—

"The ground itself seems overcrowded with hovels (they can scarcely be called houses, how much less homes?), and these hovels are themselves sometimes overcrowded with inhabitants."

Among other facts which transpired were the following—

- (a) Roofs and walls of many cottages leaky ;
- (b) Privies ill-placed and insufficient ;
- (c) Floors rotten or ruinous ;
- (d) Want of ventilation and light ;
- (e) Water supplies a serious menace ;
- (f) The sanitary authority had closed some and ordered others to be repaired under Part II, so that the need for new dwellings was accentuated.

The district sanitary authority objected to the cost being spread over all the parishes, and they appealed to the County Council for another inquiry dealing specially with the subject of the contributory places for expenses. The appeal was granted, and owing to a general wrangle and muddle, resulted in a report to the County Council that a certificate should **not** be granted, as the rural sanitary authority had not made out its case. The Labourers' Association, who had already expended over £30, appealed to the Local Government Board, but were referred to the County Council, who, at the instigation of Lord F. Hervey, the holder of the first inquiry, published the original certificate. In 1892 a new sanitary authority was elected, and they decided to act on the certificate and adopt Part III. The site (4 acres) was acquired by agreement, and eight cottages were built at a total cost of £1,700. The money was borrowed at $3\frac{1}{2}$ per cent. for 30 years, so that the loan charges amounted to about £10 10s. a year for each cottage.

The cottages are let for £5 5s. a year, and $\frac{4}{6}$ extra for an allotment of garden ground, so that there is an annual deficit on loan charges of at least £5 5s. per cottage per annum. If the money had been lent by the Public Works Loans Commissioners at the market rate of interest (say $2\frac{1}{4}$ per cent.) for 75 years, and the rents fixed at $\frac{2}{5}$ per week, the enterprise would have been a financial success. The average agricultural labourer in Suffolk expects to get a cottage below $\frac{2}{6}$ a week, but it certainly appears more reasonable that wages should be raised to enable the payment of this small amount, rather than that the requirements of civilisation should be sacrificed for the sake of a low rent.

THE PENSHURST (KENT) PIONEER COTTAGES.

The reasons that induced the Sevenoaks Rural District Council to undertake the difficult task of carrying out a rural municipal housing scheme are best described in the words of Miss Jane Escombe, a parish councillor of Penshurst, closely associated now and always with the enterprise in question. She says :—

We may, I think, accept inadequate and defective house accommodation as proved. This has long been accepted as to towns, but even now it is hardly so generally realised that the same evils exist in our rural districts. You pass through our quiet villages, and you see old cottages covered with honeysuckle, roses and ivy ; you think how beautiful ! how restful ! but you little imagine what sad decay and misery the outer beauty covers. Many of our country cottages are badly out of repair, some have fallen into hopeless ruin and are not rebuilt, and the inhabitants are obliged to crowd into the others. Is it not a national shame and a scandal in the country, where there is so much room, that there should be so much overcrowding ? Even in villages, not in such a hopeless bad condition, cottages do not increase at the same rate as the population.

The standard of living of our workmen to-day is happily higher than in the times of their fathers; they will not live in the same poor, fast-decaying, unsanitary homes that satisfied their fathers and grandfathers, and they flow into the cities, help to increase the overcrowding and to overstock the labour market, generally to the disadvantage of the older inhabitants.

The housing problem is at the root of all sanitary reform. Badly built, badly drained, unsanitary houses lead to disease, to the spread of infection, and to lessened vitality. Lessened vitality in its turn tends to the liability to fall an easy prey to disease and the drink habit. On children, bad housing has most serious physical, mental and moral effects; and this from the race point is most harmful and damaging. Overcrowded houses have the same physical and even worse moral effects. "Appeal to the Sanitary Inspector," you may say—"he can prevent it." *We dare not appeal, we dare not put in force the law*, our people must crowd together, we have no roomy cottages to give them; they cannot sleep under the roof of Heaven—the policeman will not allow that, though sleeping in the sweet balmy air of summer would be much better for them than the small, close, hot, reeking rooms in which they are forced to herd. Some of our cottages have only one sleeping room, and I am inclined to say most have only two; the younger children sleep with the father and mother, the growing-up sons and daughters share the other room. Such overcrowding must and does beget disease and immorality.

I think making village life more comfortable by giving better dwellings will help in a degree to lessen the cry—"No room to live! no work to do!" And if we strive to improve our own villages, we shall be doing something towards helping our town brethren; we are of one family, so intimately connected that if one suffers so must the others.

Believing this, and not only working for ourselves, the Parish Council of Penshurst, of which I have been a member since the passing of the Local Government Act, 1894, determined to urge their Rural District Council to put Part III of the Housing Act, 1890, into force.

From the very beginning we realised that to build cottages at a weekly rental of 2s. 6d. or 3s. would be quite impossible to us. Our village is one of the most beautiful in Kent, full of picturesque old buildings and cottages; to build brick boxes with slate lids would have been desecration. Then came the requirements of the Local Government Board; these added very much to the expense of building. Of course it is well to keep up a high sanitary standard and not to allow jerry building; but some of these regulations, though perhaps imperative in towns, seem unnecessary in rural districts, where buildings are only one-storied and not close together. Bearing all this in mind, we decided to begin with cottages at about a 5s. weekly rental for the higher class workmen; we hoped that they would move into our better cottages and leave theirs at a lower rent to the agricultural labourer.

In Penshurst we have many of this higher class of workmen; some are anxious for better accommodation, and many desire to come nearer their work. I should think there can hardly be a single village without some such; by building for them—and you can build cottages for them that will not become chargeable on the rates—you help their poorer brethren, for whom, as the law now stands, it is all but impossible to provide decent homes.

The usual long and arduous struggle against apathy, hostile interests, and red tape, commenced in 1895, but the actual cottages were not occupied till 1900-1901.

The obstacles in the way of success were so many, the procedure so cumbrous, and the determined perseverance of the Parish Council so great that the following chronological statement prepared by Dr. Tew (Medical Officer of Health, West Kent), from information supplied by Miss Escombe, may well be read and digested, because it furnishes an object lesson, showing how an apparently hopeless struggle against so many difficulties may ultimately be crowned with success. The particulars are as follows:—

November, 1895.—First proposal made on the subject in the form of a resolution at the **Parish Council** meeting. The motion was rejected.

April, 1896.—A new **Parish Council** elected; pledged to endeavour to put Part III of the Housing of the Working Classes Act into force. A committee was formed for this purpose.

The Committee obtained information from employers of labour or agents as to—

- (1) Names of workpeople; (2) Their calling; (3) Whether married or single;
- (4) Size and character of houses; (5) Distance from work and other particulars.

They interviewed married men living in lodgings, and working men over two miles from employment, asking—

- (a) Are you in want of other accommodation?
- (b) On what grounds?
- (c) Are you prepared to support your claim if an inquiry is held?

The result showed that 20 cottages were needed by people whose work was in or within a mile of the village.

July, 1896.—Committee reported. This report was printed and issued to landowners, with letters requesting information as to whether the landowners were themselves prepared to build cottages.

October, 1896.—The answer to this appeal having proved that private enterprise could not be relied on to supply the much-needed cottages, the **Parish Council** called upon the **District Council** to take the necessary steps to put Part III of the Act into force. **District Council** made inquiry as to the willingness of the landowners to supply the cottages, and received the same unsatisfactory answer as was given to the **Parish Council**.

March, 1897.—**District Council** held an inquiry at Penshurst to satisfy themselves of the need, and, being satisfied with the evidence produced, applied to the **County Council**. [Sec. 55, sub-sec. 1].

July, 1897.—The **County Council** held the public inquiry at Penshurst, granted the necessary certificate, and declared urgency. [Sec. 55, sub-sec. 1 (a)].

November, 1897.—**Parish Council** urged **District Council** to move forward and appoint a joint committee, nothing having yet been done.

December, 1897.—Joint Committee was formed, and held its first meeting.

March, 1898.—Land secured for site; competitive plans advertised for. [Sec. 57].

September, 1898.—Tenders for building were invited.

October, 1898.—Tenders being in excess of architect's estimates, the plans were revised by the architect.

November, 1898.—Builders' revised tenders accepted by **District Council**.

December 31st, 1898.—Plans sent to **Local Government Board**, and a loan of £1,800 applied for.

March 6th, 1899.—**Local Government Board** held an inquiry. (The third public inquiry).

June, 1899.—**Local Government Board** demanded that a well be sunk, and drainage scheme submitted before granting loan.

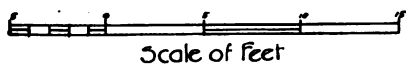
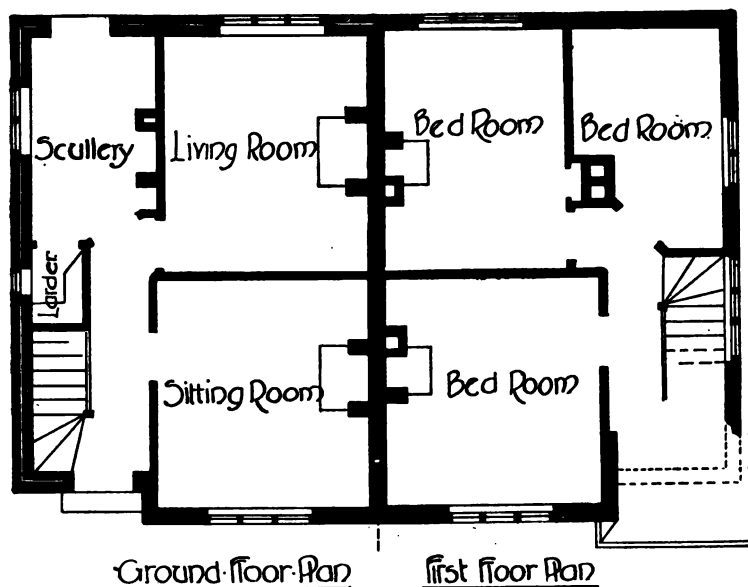
September, 1899.—**Local Government Board** sanctioned loan.

October, 1899.—Application made to **Public Works Loan Commissioners**, and a loan of £1,800 granted for 40 years.

November 9th, 1899.—Seal of **District Council** was to be affixed to deed of purchase of site from **Ecclesiastical Commissioners**.

November 25th, 1899.—The seal of the **District Council** was to be affixed to builder's contract. Builder ready to commence work.

Workmens' Cottages Penshurst, Kent.



W. F. Taylor and Son. ARIBA
Architects
Aylesbury

The site of three-quarters of an acre was obtained by agreement for £130 from the Ecclesiastical Commissioners. At a cost of £35 a well was sunk, a pump fitted for water supply, and drains were laid to a great extent on the admirable principles advocated by Dr. Vivian Poore, the apostle of natural purification of sewage by exposure to the earth and the air.

Sixty architects sent in designs for the cottages, but, as usual, the weak point was the cost of erection, which was under-estimated by the successful competitor. However, by the help and goodwill of the architect and builder, and after a partially successful contest with the Local Government Board, the plans were modified. Amended tenders

were obtained for the erection of six lobbied cottages at a cost of about £1,540.

The site is concreted under the flooring; the walls are of double brick, with air space between up to the first floor, and above that weather tiles nailed on brick. The cottages have an entrance and staircase apart from the living rooms, and contain the following accommodation:—On the ground floor, a kitchen, 12ft. by 10ft. 6in.; a sitting room, 11ft. by 11ft.; scullery, 10ft. 6in. by 6ft. 6in. On the first floor, three bedrooms, two ventilated by fireplaces, and the third by a ventilating shaft. All the rooms are 8 feet high, and well-lighted with large windows nearly reaching the ceilings. The total inclusive cost was about £1,800.

The money was borrowed at a cost of $3\frac{1}{4}$ per cent., as at Ixworth, from the Public Works Loan Commissioners, but for a period of 40 years, so that the annual cost for interest and repayment of principal is £74 9s. 6d., or £4 2s. 9d. per cent. The rents, at 5/- per week, produce £78, leaving a margin of £3 10s. 6d. for repairs. The rates are compounded for by Miss Escombe, who collects them with the rents, and thus reduces them to the lowest possible figure.

Dealing with the letting of the cottages, Miss Escombe says:—

We began with six cottages as an experiment, knowing we should only relieve the extreme pressure; this pressure has unfortunately increased in the interval. Two of our cottages are let to men who had been living in cottages belonging to large houses; these, owing to changes in tenure, have come to be needed for the servants of these houses. One was an especially hard case. An elderly man, who had lived all his life in Penshurst, and brought up a large family most respectably, would have been obliged to move quite away, if our Parish Council had not been able to supply him with a new home. Then, again, two men who have been living all their married life in odd rooms, have secured two more of our cottages. Four are thus taken up, and we have only two wherewith to help the village.

Under these circumstances it is not surprising to learn that the Council are contemplating the erection of additional cottages at an early date.

The new cottages are to be built in terraces of six, and will cost less than the first lot of cottages.

Attempts to provide dwellings under Part III of the Act of 1890 have been, or are being, made at Wroxham, Horsford, S. Faith's, East Grinstead (Rural), Maldon (Rural), Hexham (Rural), Barrow-on-Soar (Rural), and Mitcham. At **Mitcham**, although a special parish council election was fought on the housing issue, and eleven out of fifteen councillors were returned pledged to secure the adoption of Part III, the Surrey County Council, after the usual inquiry under sec. 55 (1), refused to grant their certificate, and nothing more could be done with any effect.

By the Housing Act of 1900 the procedure for rural housing has been simplified to a certain extent. The chief changes are—

PENSHURST MUNICIPAL COTTAGES.

Cost, £250. Rent, 5/- per week.

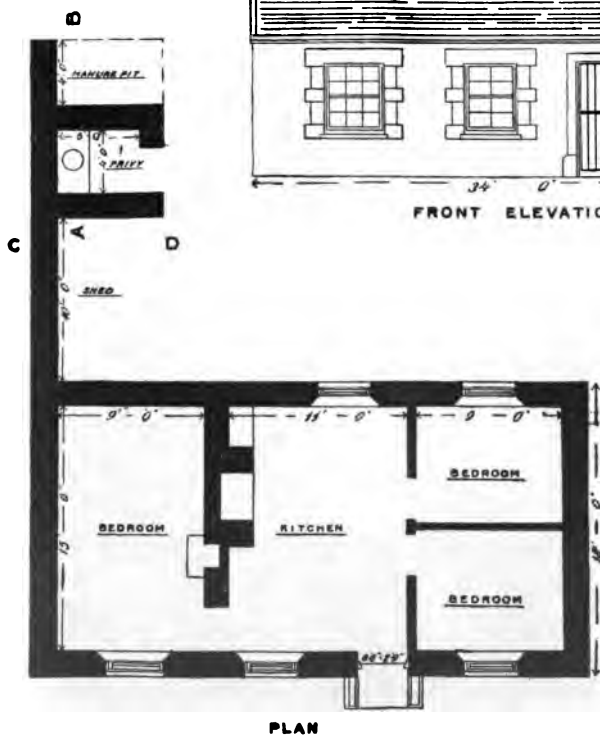
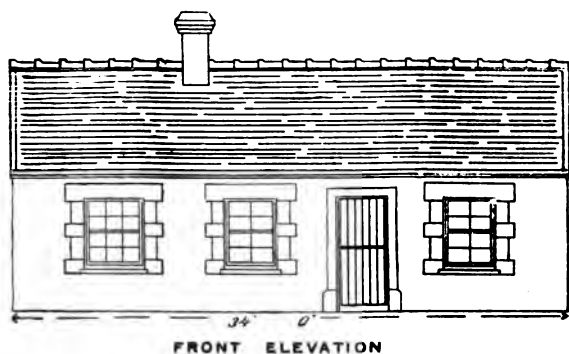
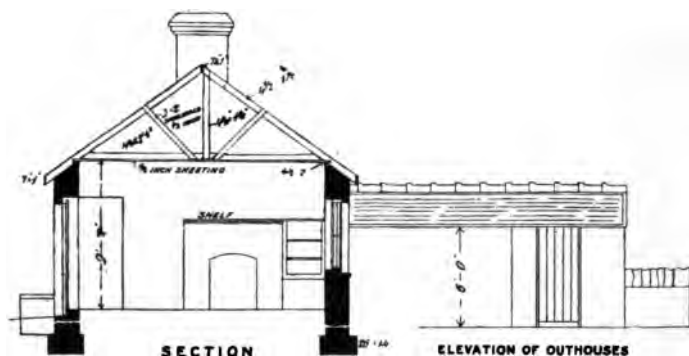


PIONEER COTTAGES—FRONT VIEW.
(See pp. 137 and 138.)



PIONEER COTTAGES—BACK VIEW.

MUNICIPAL COTTAGES FOR IRISH LABOURERS.



Middleton Rural District (Ireland) La- bourers' Cotts.

Built under the
'Labourers' Acts'
(see pp. 139 and
32-34).

Cost of Building
£150. Rent, 1/3
to 1/6 per week. 3

- (1) In lieu of the complicated procedure for adoption prescribed by the proviso to sec. 54 and by sec. 55 of the Act of 1890, it is provided that a rural district council may, with the consent of the county council, adopt Part III, either for the whole of their district or for any contributory place therein [sec. 2, Housing Act, 1900].
- (2) If the district council make default in properly exercising their power of adopting and acting under Part III, they will be liable to have their powers transferred to the county council [sec. 6].
- (3) The parish council may pass a statutory resolution asking the county council to take action where the rural district council has not done so [sec. 6].

These and other consequential changes are given in detail on pp. 55-57 of the Appendix.

RURAL HOUSING IN IRELAND.

It is to Ireland, however, that we must turn for examples of Rural Housing on a large scale. A summary of the various Acts under which some 15,000 municipal cottages have been erected for labourers is given on pp. 32-34, together with statistics as to cost, rents, and loan charges, but as little seems to be known outside Ireland as to the excellent quality of the dwellings that have been erected in the various rural districts, the following description of some, provided in the Middleton Rural District, County Cork (which are among the best of their kind), may be useful to housing reformers elsewhere. The particulars with regard to these cottages have been derived from official information kindly supplied by Richard Evans, Esq., C.E., of Cork, who has given much time and attention to this difficult problem, and has succeeded in designing some very healthy and convenient dwellings at a moderate cost. When ordinary housing conditions of rural districts in Ireland are borne in mind, it must be admitted that these municipal cottages are a big step towards raising the standard of housing among the labourers. The plots of ground are about one acre in extent, and though in some districts the houses are semi-detached, those here described are detached cottages of one storey. In the Middleton and Kinsale Rural Districts 198 cottages are being built; about 30 of them, however, are not yet contracted for.

The site is cleared of vegetable earth, and covered with a layer of stone, six inches thick, so that the floor level is at least six inches above the adjoining ground, and a 4ft. path is formed round, graded so as to drain the surface water.

The foundations are two feet deep, on flat flags, well crossed and bonded.

The walls are 18 inches thick, of rubble masonry, in courses 14 inches high, well beaded and bonded.

Brickwork of the first quality, in cement mortar, is used for all arches, front windows, kitchen fireplace, and chimney shaft. The exterior of the house walls is plastered with cement mortar one inch thick. A damp course of pitch and Stockholm tar is made six inches above the ground line, and air bricks are fixed so as to ventilate under the wooden floors. Stones and brickwork are laid in mortar, two parts lime to five of sand.

The kitchen floor is tiled with 9in. by 9in. black fireclay tiles, laid in fine mortar and grouted with cement. The hearths are 6ft. by 4ft., made of firebricks on edge. Partitions of $4\frac{1}{2}$ by $1\frac{1}{2}$ white deal, with studs, $2\frac{1}{2}$ bricks apart, and filled in with bricks on flat, are built up to the ceiling joists.

All timber is the best of its kind, free from saps, shakes, cracks, wavy edges, or large knots. Red pine is used for window frames and sashes, and second quality white deal for all other work, fixed with wrought iron or wire nails. The bedroom floors are boarded with inch flooring laid folding. The roofs are of slate $\frac{1}{2}$ in. thick, uniform in size and weight, tough and smooth, giving a clear ring when struck, and fixed upon sawn battens, $2\frac{3}{4}$ in. by 1in., with copper nails, so as to have four inches cover and five inches side over. Wall slates are bedded in fine mortar. Laths are fixed between the battens and the slates, full rendered with haired mortar. The rafters are 18 inches apart. Proper lead, top and step flashings are provided in all cases, with cement fillets over where necessary. The ridge tiles are of black fireclay. The ceilings are sheeted with prepared rebated sheeting, $\frac{1}{2}$ inch thick.

The doors are a full inch thick, ledged and braced, beaded and rebated to all openings. The window sills and door curbs are of chisel dressed limestone. The window frames have rebated and moulded sashes, glazed with best 16-oz. glass. A cupboard is provided in the recess. All timber and iron work is painted three coats.

The interior of the house walls is plastered, and twice coated with whitewash and tallow. Fire-places have efficient flues, and are fitted with a fire machine and grate and a wrought-iron pot crane.

A manure pit is excavated, and the privy floor space is concreted four inches thick.

A fence, 4ft. 6in. high, of stones on edge is constructed round each plot. Wrought-iron gates are hung on a pair of piers, in cement mortar, and a passage is formed for a cart.

The houses are generally built by skilled workmen, whose wages would be from 30/- to 33/- per week.

The cost of erection is £150, and the rents vary from $1\frac{1}{3}$ to $1\frac{1}{6}$ per cottage per week, so that they are let for a sum which simply covers the interest on the cost of construction.

CHAPTER XII.

SMALL DWELLINGS ACQUISITION ACT, 1899.

[PP. 63-71 APPENDIX.]

This Act empowers local authorities to advance money for enabling persons to acquire the ownership of small houses in which they reside.

Who are the Authorities for administering the Act.—County Councils and County Borough Councils are the local authorities as a rule, but the Act can be adopted by the Council of any Borough, or Urban District, or Rural District, with a population of 10,000 and over, to the exclusion of any other authority. Councils whose districts contains less than 10,000 inhabitants **may** adopt the Act with the consent of the County Council, but not otherwise, unless so determined by the Local Government Board. [Sec. 9 (1) p. 66, App.]

Advances can only be made

- (a) To residents or intending residents of the house to be bought.
- (b) To the extent of four-fifths of the market value, and not exceeding £300.
- (c) For houses of the value of £400 and under.
- (d) Where the value of the house is sufficient, the title clear, the sanitary condition good, and also the state of repair.
- (e) When the repayment of the advance has been duly secured by an instrument vesting the ownership in the local authority, subject to the right of redemption by the applicant. [Secs. 3 and 7, pp. 64-65, App.]

The Rate of Interest is not to exceed one half per cent. above the rate at which the local authority can borrow from the Public Works Loan Commissioners. (At present $3\frac{1}{4}$ per cent). The repayments **may** be spread over a period not exceeding 30 years, and they may be paid either weekly or at any periods not exceeding six months.

- (a) by equal instalments of principal, or
- (b) by an annuity of principal and interest combined.

Larger sums may be paid at any time after one months' notice, if the purchasers so desire [sec. 1, p. 63, App.]

Conditions of Ownership.—Until the repayments have all been made the house is held under the following conditions :

- (a) Punctual payment of interest and principal.
- (b) The owner must be **resident** in the house.
- (c) The house must be kept in good sanitary condition and repair, and satisfactorily insured.
- (d) The house must not be used for the sale of intoxicating drinks, or in such a manner as to be a nuisance to adjacent houses.
- (e) The local authority reserve a power of entry at all reasonable times to secure compliance with the foregoing conditions. [Sec. 3 (1) p. 64, App.]

A register must be kept giving full particulars as to advances and the houses in respect of which they are made. [Sec. 8, p. 66, App.]

The owner may transfer his interest, subject to the foregoing conditions. [Sec. 3 (2) p. 66, App.]

Full provision is made for taking possession of the house by the local authority, where the statutory conditions are not observed, and also for the sale of the house in certain emergencies. [Sec. 3 (3) (4) (5).]

The Expenses of the local authority not reimbursed by the receipts under the Act, must not, in any one year, exceed the proceeds of a penny rate. [Sec. 9 (4).]

The **Borrowing Powers** are those under secs. 233-244 of the Public Health Act, 1875, but money so borrowed is not to be reckoned as part of the debt of the Council, for the purpose of the limitation on borrowing under sec. 234 (2) [pp. 80-81, App.] [Sec. 9 (5) & (6), p. 67 App.]

Separate **Accounts** must be kept and all capital moneys received or retained by a local authority, must be applied in repayment of debt, or, as directed by the Local Government Board. [Sec. 9, p. 67, App.]

London Borough Councils may borrow as for the purposes of the Metropolis Management Acts, 1855 to 1898. [Sec. 9 (10), p. 67, App.]

Loans Sanctioned.—The following statement of loans sanctioned under the Act, from the time of its passing up to the 10th of May, 1902, has been kindly supplied by the Local Government Board :

AUTHORITY.	Population.	Amount Sanctioned.
		£
Amble, U.D.C.	4,428	280
Barking Town, U.D.C.	21,547	1,700
Bedwelty, U.D.C.	9,919	750
Birkenhead, T.C.	110,926	950
Cheriton, U.D.C.	5,957	1,785
Erith, U.D.C.	25,295	600
Gillingham, U.D.C.	27,813	4,788
Ilford, U.D.C.	41,240	18,720
Walthamstow, U.D.C.	95,125	1,350
Waterloo, with Seaforth, U.D.C.	23,101	300
West Ham, T.C.	267,308	508
Worcester, T.C.	46,623	440

The Town Council of Dublin also proposed to borrow £20,000. The above loans were the subject of no less than 31 separate applications and sanctions. There is room here for reform.

THE ILFORD SCHEME OF HOUSE PURCHASE.

Up to May, 1902, very few local authorities had adopted the Act, and only about £52,000 had been borrowed. This, however, has been largely owing to the fact that for the successful working of the Act some "go-between" is necessary, in the shape of an enterprising builder, company, or association, whose initiative and co-operation are of extreme usefulness in properly carrying out any extensive operations under the Act. Such co-operation is forthcoming in the Urban District of Ilford, Essex (pop. 41,240), where nearly half the inhabitants are owners of their houses, owing to a well-developed purchase system carried on for some years by private enterprise. Thanks to the voluntary efforts of the council and its officers, forwarded by lectures, discussions, letters in the local press, and pamphlets, a further step has been taken on municipal lines, and a very successful scheme of combined municipal, company, and individual enterprise has been working with great success, and has resulted in loans having been applied for under the Act to the extent of over £20,000.

It will, therefore, be of interest to other councils if some detailed account is given of the working of the Ilford scheme. The work is done by a special committee of the council, consisting of six members, assisted voluntarily by the clerk, surveyor, and accountant.

A pamphlet, entitled "How to purchase your own Houses," is issued by the Council, and runs as follows :—

The Ilford Urban District Council is empowered under the Small Dwellings Acquisition Act, 1899, to make advances by way of mortgage, for the purpose of enabling residents, or intending residents, in Ilford to acquire Freehold or Leasehold Houses on the following conditions :—

The Council must be satisfied that the applicant resides, or intends to reside, in the house, and that it is in good repair and satisfactory sanitary condition.

The owner must continue to reside in the house, keep it in a substantial state of repair; he is not to use it for the sale of intoxicating liquors, or in such a manner as to be a nuisance to his neighbours.

The repayments of advances, which is a personal liability of the borrower, may be extended from one to twenty-one years, and must be made monthly, including Principal and Interest.

The rate of interest charged for advances will, until further notice, be **3½ per cent.** on the balance remaining unpaid, as shown in the printed table below.

The rate of interest charged is governed by the rate at which the Local Authority can at the time borrow from the Public Works Loan Commissioners, a margin of Ten Shillings per cent. being allowed in addition for administration expenses.

The sum advanced will not exceed four-fifths of the market value of the property, or £240 in the case of Leaseholds with more than 60 years unexpired, and £300 in the case of Freeholds, or Leaseholds with 99 years unexpired; nor can an advance be made for the purchase of any house worth more than £400, market value.

Repayments are due on the first Monday in the month. The Council will require prompt payment of instalments.

The Council will advance, where necessary, a fractional part of £100, and the borrower may, at any of the usual quarter days, after one month's written notice, redeem the whole of the advance, or any part thereof, not being less than Ten Pounds, or a multiple of Ten Pounds.

Survey.

For advances in all cases £1 1 0

A preliminary fee of 10s. 6d. must be sent with the Application Form in all cases, and will be allowed for if the advance is completed.

Legal Charges.

The Solicitors shall investigate the title to all property proposed for mortgage, and report thereon to the Council.

If the property be accepted, he shall prepare all legal documents relating thereto, except where the purchaser is obliged to have all or any documents prepared by the Vendor's solicitor, in which case the whole of such documents must be examined and approved by the Solicitors to the Small Dwellings Acquisition Act Committee.

Scale of Legal Charges.

Investigation of Title, preparation and completion of Purchase Deed, in all cases, £2 2s. od.

Preparation and completion of Mortgage Deed (including searches, parchment, and attendances when necessary), in all cases, £2 2s. od.

In cases of large Estates, for Investigation of Title, etc., and Preparation of Mortgage Deed, etc., £3 3s. od. inclusive.

Registrations, where necessary, Stamps, Fees to Lessor's Solicitor, Search Fees, or other extra costs incurred, will be additional.

Release or Redemption in the form prescribed by the

Council	... ..	£0 5 0
Transfer of Mortgage from one person to another	... ..	£2 2 0
Transfer of Mortgage from Societies, etc.	... ..	£3 3 0

A Table will be annexed to each Mortgage Deed showing clearly the details as to repayment; the cost of which will be Five Shillings in each case where an advance is made.

All applications for advances must be made on the Official Forms supplied by the Council, and a Preliminary Fee of 10s. 6d. must accompany the application.

There are no entrance fees, and no fee is charged for commission or redemption. A charge of 1s. will be made for Pass Books.

Forms of Application and further particulars may be obtained at the Urban Council Offices, Cranbrook Road, Ilford, between 9 a.m. and 5 p.m. daily, except on Saturdays.

The following is the form of application:—

SMALL DWELLINGS ACQUISITION ACT, 1899.

No.

.....1901.

Sir,

I beg to forward for the consideration of the Council the following Particulars of Property as Security for an advance of £ , and I enclose the Preliminary Survey Fee of 10s. 6d.

I am,

Yours, etc.,

Form of Application—continued. Particulars to be supplied by Borrower.

Situation of Property.
 Number and description of rooms. Name and Address of Vendor.
 Is the Property Freehold or Leasehold?
 If Leasehold, state the number of years unexpired.
 If original Lease, Under-lease, or assignment of Lease.
 Have expenses of road-making been paid?
 Ground rent per annum, and when payable.
 To whom? Address.
 State the amount for which the premises are insured, and name of Office.
 Is there any pipe stove on the premises?
 If unoccupied, what is the fair rental?
 Does applicant occupy the premises, and if not when does he propose to enter into occupancy?
 State frontage and depth of ground on which the house stands.
 Are the sanitary arrangements in perfect order?
 If let, does the landlord or tenant pay the rates and taxes?
 Amount assessed to Inhabited House Duty, if occupied.
 Poor Rate Assessment. Is the Property in thorough repair?
 State amount required to be advanced. Term of years.
 State Purchase-money.
 State (1) if the applicant is over twenty-one years of age; (2) if applicant has been a bankrupt, or made a composition with his creditors, or if any judgment exists against him.
 Name. Address. Occupation.

On the back of this form the following particulars are shewn:—

Application for Advance.

<i>Ledger Folio</i>	<i>Advance Folio</i>
<i>Name of Borrower</i>	
Situation of Property.....	Monthly Repayment.....
Sum applied for, £.....	Total Interest.....
Term of Years.....	Total to Repay.....
Surveyor instructed.....	First Payment due.....
Surveyor's Report.....	Amount voted, £.....
Approved by Committee.....	Date.....
Report to Local Government Board.....	Borrower informed.....
Copy to Solicitor.....	

Surveyor's Report.

No.....
 Situation of Property
 Freehold or Leasehold.....Ground Rent if Leasehold.....
 Clerk to Urban District Council.

Date.....

1. Is the locality in which the Property is situated improving?
2. Are the adjacent premises used as private residences, shops, or manufacturing premises?
3. Is the House detached, semi-detached, or in a terrace?
4. What extent of ground is comprised in the property? What is the frontage?
5. Is the House well-built, of good materials, and in good repair?
6. Is the roof watertight, and is it well constructed? Is it slated or tiled, and is it a valley or a span?
7. Is the drainage satisfactory?
8. State number of rooms, and how distributed?
9. What rent do you think might fairly be expected from the Property, the tenant paying taxes?
10. What do you consider the marketable value of the property?

General remarks by the Surveyor.

Signature

Date

Information to be furnished to the Local Government Board with application for sanction to borrow money :—

1. Name of Local Authority.
2. Population of District according to last Census.
3. Rateable Value of District for purposes of the rate applicable to the general purposes of the Public Health Acts.
4. Amount of proposed advance.
5. What are the agreed terms as to
 - (a) Period for repayment? and
 - (b) Rate of Interest to be Paid?
6. Situation and description of House in respect of which the advance is to be made.
7. Name of Resident.
8. Is the Property Freehold or leasehold?
9. If Leasehold, what is
 - (a) The unexpired period of the Lease? and
 - (b) The Ground Rent?
10. What, in the opinion of the Local Authority, is the Market Value of the Ownership, and on what is the opinion based? A copy of any valuation made on behalf of the Authority should be supplied.
11. What, according to the Rate Book, is
 - (a) The Gross Rental? and
 - (b) The Rateable Value of the Property?
12. Have the Local Authority satisfied themselves that each and all the requirements of Section 2 of the Act have been or will be complied with.

Financial Arrangements.—The council borrows at $3\frac{1}{2}$ per cent. and lends at $3\frac{3}{4}$ per cent., chargeable on the balance remaining unpaid each month, and not on the yearly balance; a distinct benefit to borrowers. The council advances four-fifths of the market value of the house as reported by the surveyor and two members of the committee after visit and inspection. They take no notice of what the purchaser might give, nor what the vendors say they are worth, or even offer them at.

The following tables show approximately the advantages derived from purchasing houses under the council's scheme in cases where the purchasers provide the difference between the purchase price and the council's loan.

It is important, however, to note that in most cases the amount paid by the purchasing tenant does not make either him or the council the actual owner of the house, but only of an interest in it, inasmuch as there is a weekly rent for all time of from $1/6$ to $3/6$ a week payable to the owners of the land in the shape of ground rent. If the houses are bought freehold, the figures are not quite so advantageous, more especially when it is remembered that the occupying owner's interest carries with it all the liabilities for rates, taxes, and maintenance.

The figures are given fully because they will apply to other municipal schemes of this kind.

1.—FINANCIAL ARRANGEMENTS FOR PURCHASE IN 21 YEARS.

Market Value of House.	Council's Loan.	Cash required	Repayments made to Council each Year.	Ground Rent.	Total Cost Yearly.	Estimated Rental Value.
£	£	£	£ s. d.	£ s. d.	£ s. d.	£
400	300	100	20 14 0	8 0 0	28 14 0	42
380	300	80	20 14 0	7 0 0	27 14 0	36
340	270	70	18 13 0	7 0 0	25 13 0	34
300	240	60	16 12 0	6 10 0	23 2 0	32
280	220	60	15 4 0	5 10 0	20 14 0	28
250	200	50	13 16 0	5 0 0	18 16 0	26
200	160	40	11 1 0	4 15 0	15 16 0	23
180	140	40	9 14 0	3 15 0	13 9 0	20

2.—FINANCIAL ARRANGEMENTS FOR PURCHASE IN 14 YEARS.

Market Value of House.	Council's Loan.	Cash required	Repayments made to Council each Year.	Ground Rent.	Total Cost Yearly.	Estimated Rental Value.
£	£	£	£ s. d.	£ s. d.	£ s. d.	£
400	300	100	27 12 0	8 0 0	35 12 0	42
380	300	80	27 12 0	7 0 0	34 12 0	36
340	270	70	24 17 0	7 0 0	31 17 0	34
300	240	60	22 2 0	6 10 0	28 12 0	32
280	220	60	20 5 0	5 10 0	25 15 0	28
250	200	50	18 8 0	5 0 0	23 8 0	26
200	160	40	14 15 0	4 15 0	19 10 0	23
180	140	40	12 18 0	3 15 0	16 13 0	20

The following is the SCALE OF MONTHLY REPAYMENTS, including Principal and Interest, in respect of each £100 advanced :

Period of Re-payment in Years.	If Paid Monthly.	If Paid Yearly.	Period of Re-payment in Years.	If Paid Monthly.	If Paid Yearly.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
1	8 10. 0	102 0 0	12	0 17 4	10 8 0
2	4 6 7	51 19 0	13	0 16 3	9 15 0
3	2 18 10	35 6 0	14	0 15 4	9 4 0
4	2 4 11	26 19 0	15	0 14 7	8 15 0
5	1 16 7	21 19 0	16	0 13 11	8 7 0
6	1 11 1	18 13 0	17	0 13 4	8 0 0
7	1 7 2	16 6 0	18	0 12 9	7 13 0
8	1 4 2	14 10 0	19	0 12 4	7 8 0
9	1 1 11	13 3 0	20	0 11 11	7 3 0
10	1 0 1	12 1 0	21	0 11 6	6 18 0
11	0 18 6	11 2 0			

Co-operation of Council with Company.—The proprietors of the Corbett Estates have purchased land at Downshall, immediately adjoining Seven Kings' Station on the G.E.R., and at Mayfield (330 acres), where the Railway Company have opened a new station in the centre of the property.

They give special facilities for enabling the council to carry out the Act by catering on these estates expressly for workmen of the class who may be expected to buy their own houses. The freeholder makes the roads and pavements in accordance with the directions of the local board. The front gardens are turfed, and trees and shrubs are planted. Each house is fitted up with either electric or gas fittings, and variations from the usual styles are made to suit the purchaser. A most effective arrangement is also made for assisting persons with a very small amount of cash to take advantage of a loan from the council under the Act. The Corbett Estates will advance part of the balance of 20 per cent. of the purchase money on a second mortgage, so that a person wishing to buy a house costing £308 could arrange the purchase as follows (approximately):—

He could receive a loan from the council of	-	£235	
One from the vendor on the 8 years' instalment system of	- - - - -	50	
And his cash payment would thus only be	-	23	
		<u>£308</u>	

His annual payments would be—

	For 14 Years.			For 21 Years.		
	£	s.	d.	£	s.	d.
In respect of the council's loan	21	2	5	16	4	4
In respect of the instalment loan from the vendor -	-	8	8	8	8	0
Ground rent - - -	-	6	18	6	18	0
	<u>£36</u>	<u>8</u>	<u>5</u>	<u>£31</u>	<u>10</u>	<u>4</u>

After the first 8 years his annual payment would be reduced, in the case of a purchaser taking advantage of the council's 14 years' loan, to £28 os. 5d.; and in the case of a purchaser taking the 21 years' loan, to £23 2s. 4d.; while after a further 6 years in the first case, and 13 years in the latter case, he would have no burden beyond the ground rent of £6 18s. This would be manifestly a very great saving upon any system of easy payments which could be carried out by a vendor without the assistance of public credit.

The Vendors' Loan would be repayable with Interest, to the Corbett Estate Offices direct, by equal quarterly instalments for the first 8 years.

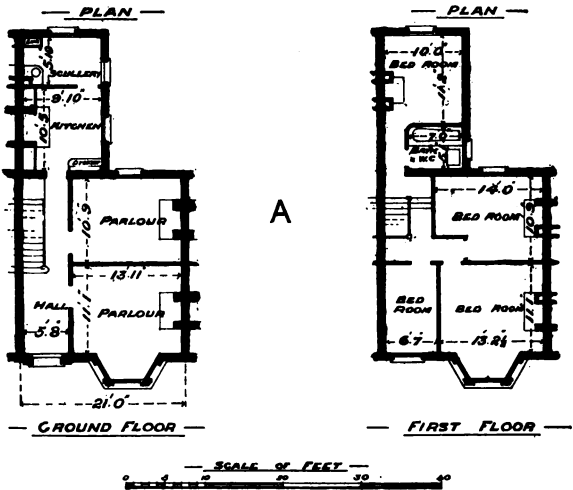
**HOUSES PROVIDED UNDER SMALL DWELLINGS ACQUISITION
ACT AT ILFORD.**



(By permission of the Corbett Estates Co.)

This illustration shews a type of house which has been largely erected in districts just outside London, and used for occupation by two or more families in many cases. They are specimens of houses built on the Corbett Estate, according to two plans—A and B. Class A plan is shewn below. Class B plan is somewhat similar to that of the Richmond Class A cottages. The houses are sold on a 999 years' lease, by the procedure described in pp. 145-149, on the following terms :—

Class A, Leasehold	- £256 10 0—Ground Rent	- £5 11 0
Class B, Leasehold	- £222 0 0—Ground Rent	- £4 16 0

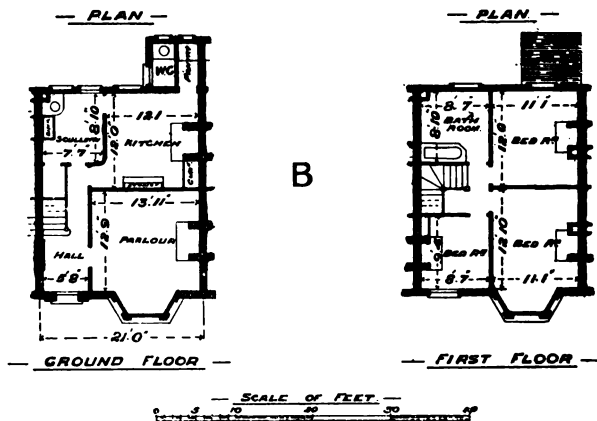


"EALING TENANTS LIMITED" (Co-operative Houses).
Woodfield Road, Ealing, W.



Cost of Building about £360 per house. (*See page 183*).

The following plans are those of the Class B houses erected on the Corbett Estate as referred to on the preceding page, where the elevation is shewn.



Approximate cases are given below :

Price of House.	Council's Loan.	Loan by Vendor.	Cash required.	Repayments made to Council for 21 Years.	Repayments made to Vendor for 8 Years.	Ground Rent.	Total Cost.	Rental Value.
£	£	£	£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
173	130	25	18	9 0 0	4 4 0	3 16 0	17 0 0	£19 {
217	170	30	17	11 15 0	5 1 0	4 16 0	21 12 0	£23 {
260	200	35	25	13 16 0	5 17 8	5 1 0	24 14 8	£28 {
308	235	45	28	16 5 0	7 11 4	6 18 0	30 14 4	£32 {
377	290	50	37	20 1 0	8 8 0	7 1 0	35 10 0	£36 {
Market Value } 400	300	65	49	20 14 0	10 18 2	9 18 0	41 10 2	£42 {

The above figures shew clearly that with a small initial outlay it is cheaper in Ilford to buy a house than rent one.

The prices of the various dwellings range from £217 leasehold (999 years at about £5 ground rent per annum), and £330 freehold, for houses containing one sitting room, kitchen scullery, three bedrooms, and bathroom, with hot and cold water supply, and w.c. It will be noticed that rates, taxes, and repairs have to be added to the foregoing annual charges, and a reasonable amount for this purpose would be about one-half the amount annually paid to the Council, plus the ground rent, thus bringing up the total rent-purchase cost of a six-roomed house to 15/- per week inclusive, for 21 years, or about 18/- per week for 14 years. In some parts of England, this amount would, of course, be prohibitive, but in and near London it would in many cases be less than the actual rent payable for similar accommodation.

As regards total repayments, it will be found that the interest charged by the average Permanent Building Society exceeds the Council's rates by 43 to 74 per cent., according to the length of the term.

The Cranbrook and Central Park Estate Company are also prepared to assist purchasers to acquire houses on their estates, by granting special Loans in addition to the Advances made by the Urban District Council.

Similar arrangements are contemplated in connection with other Building Estates in Ilford.

GENERAL REMARKS ON THE PURCHASE SYSTEM.

This system would work out cheaper and better in **Rural Districts** if applied in conjunction with a system of small holdings.

It will not, however, contribute materially to a solution of the housing difficulty, because—

- It is an increase in the number of Cottages, and **not** a multiplication of Cottage **Owners** that is required.
- Only a minute percentage of working men could afford to advance even a fractional part of the purchase money.
- There would be what there is now in existing houses owned by workmen, a danger of **Repairs** being inadequately done and **Sanitary Reforms** opposed, especially those

requiring a large immediate outlay. This was shown to be the case in a village near Aberdeen, where the enforcement of necessary sanitary reforms would have necessitated the practical bankruptcy of nearly all the house owning fishermen.

- (d) The workman would be so tied to the one locality that his independence would seriously suffer and his enterprise would be destroyed, while the necessary industrial freedom and elasticity of trade would be seriously hampered by his "settlement" in one limited area.

The objections to and disadvantages of the present house-purchase system are gradually forcing themselves upon the convictions of those who have been most earnest and energetic in promoting this form of housing activity, and we find philanthropists like Mr. Cadbury, of Bournville; workmen's self-help associations, such as the great Co-operative Societies, and well-informed semi-state organisations, such as the great German Building Societies, becoming more and more alive to the need for retaining possession, if not of the whole dwelling, then of a substantial or controlling interest in it, especially as regards the site. As any form of supplying healthy dwellings is better than either doing nothing or letting new slums be created by the uncontrolled jerry-builder, it may be well to consider one or two proposals for getting over some of the objections to the house purchase system.

The Local Authority should be the Ground Landlord, and organise Schemes.

It has already been urged that in order to secure more effective control over the construction, sanitation, and management of workmen's dwellings, they should, in future, as far as possible, be built upon sites of which the Local Authority is the ground landlord, and this obviously applies with even greater force in the case of dwellings acquired by means of Municipal or State-aided Purchase Schemes.

The local authority should purchase a large area of land under Part III of the Act of 1890, and after laying out the necessary streets, sewers, and building plots, should let it on long and favourable leases to any reputable persons or companies willing to build dwellings thereon of a prescribed character. In many cases this would give scope for the enterprise of ordinary builders, but it would be desirable to form in every town or district a semi-official committee, such as those existing in numerous continental towns, to arrange for the actual building and disposal of the dwellings, and to provide the necessary balance of purchase money between the amount advanced by the municipality and the amount possessed by the tenant, as is done to a certain extent by the Corbett Estates, and by several co-operative societies.

There are many reasons why comprehensive and concerted schemes should be carried out in every district for the supply of suitable dwellings for purchase by tenants under municipal rather than private ground landlords—

- (1) So far as possible the mass of workmen's dwellings provided in future should be undertaken not so much from the standpoint of mere private profit, but as part of a great work of national regeneration, with a view to secure the health, safeguard the pockets, and raise the housing standard of the working classes.
- (2) Instead of encouraging men to purchase the unregulated product of the jerry builder, or a number of odd houses scattered here and there, it will be more economical to provide sites and buildings within a manageable area and grouped together as much as possible.
- (3) The land being bought in large quantities would enable cheaper and larger sites to be let or sold for the houses.
- (4) By building on a large scale, the houses themselves could be produced and sold more cheaply.
- (5) The intermediate company could probably borrow half its necessary capital under sec. 67 of the Act of 1890, and thus the annual charges on capital would be less.
- (6) The desire to make big profits would not be encouraged, and less return would be looked for in this respect.
- (7) Management would be much cheaper if a large number of the dwellings were established together.

Rent Purchase without any Initial Payment by the Tenant.

If municipalities provided the dwellings, schemes could be devised for a system of purchase by rents without any initial payment. This could easily be done by an adaptation of the Irish Land Purchase Act of 1885, so that the State, through Local Authorities, might advance to workmen **all** the purchase money for their dwellings—the advances to be repaid by instalments in the form of rent spread over a term of years. The working of this for a long term of years can be easily seen in the case of the Richmond Municipal Cottages. It would simply mean that instead of the cottages becoming the property of the Corporation, they should be given to the tenants at the end of 42 years, provided they had occupied during that period or had purchased or acquired the surrender value of previous tenants. For a shorter period of repayment the weekly instalments would of course have to be proportionately increased beyond the sum of 4/6 per week at present required for a class of cottages, and an allowance would be needed for repairs.

Old Age Pensions as a Rent Charge.

It would appear, however, that the object of the purchase schemes is to encourage thrift and to make provision for future needs, so the following suggestion is put forward, for what it is worth, as an alternative.

Instead of actually acquiring their cottages by paying rent, let workmen receive at the age of 65, or at the end of the period of the loan, an old age pension in the form of a rent-charge on the cottages proportionate to the number of years they have been in occupation.

Thus, a tenant of the Richmond Class A cottages who now pays 1/4 per week in his ordinary rent towards the sinking fund, ought at the end of 42 years to receive an old age pension of 5/- per week in the form of a rent charge on the cottages, while a tenant who may have occupied for a less period should receive a proportionately less pension, or a certain lump sum as surrender value. The practical working of this, with trifling legislative enactments, would be easy, and the principle would be based on justice to the workmen without cost to the rate-payers, for it is manifestly unfair that workmen should buy houses for the community, as is being done in all those municipal housing schemes under Part III, which are not charged to the rates so far as the sinking fund is concerned.

The Small Dwellings Acquisition Company (3, Lothbury, E.C.), with a capital of £100,000, and having eight Members of Parliament on the board of directors, has been formed to act as an intermediary agency for facilitating advances from local authorities under the Small Dwellings Acquisition Act, 1899, to those persons who are unable to find the margin of security required by the Act (one-fifth of the purchase money), or who desire to have a house provided which is not already in existence. The company intends to carry on operations in various parts of the country, but particularly in the various suburbs of London, and will not only construct houses and lend money to intending purchasers, but will, in approved cases, re-purchase or exchange houses in the case of workmen removing from one place to another.

A freehold site, sufficient for 90 dwellings, has been bought for £4,050, within ten minutes' walk of Bush Hill Park Station, on the G.E.R., about ten miles from Liverpool Street, E.C. Workmen's tickets will be issued to London at a return fare of twopence.

Freehold houses are to be sold in one of the three following ways:—

- (1) By the purchaser at once taking advantage of the Act, borrowing four-fifths of the value of the house from the local authority, and the remaining one-fifth from the Company.
- (2) By the purchaser paying 5 per cent. of the purchase price on signing the agreement to purchase; borrowing 95 per cent. from the Company; and when he has reduced his indebtedness to four-fifths of the value of the property, to apply to the local authority for a loan under the Act, repayable over a period not exceeding 30 years.
- (3) By the purchaser paying 5 per cent. of the purchase price on signing the agreement to purchase, and borrowing 95 per cent. from the Company, paying 5 per cent. per annum on the balance remaining due at the close of each year.

Cottages are being provided to sell as freehold for £297, £312, and £328 respectively. The local authority, it is assumed, would provide £217 of this amount, on a first mortgage at 3½ per cent. for 30 years; the company finding £62, or more, on a second mortgage, with repayments spread over 8 years; the balance, £17 8s, or less, being found by the purchaser. The weekly payments for the first 8 years would be 8/4, and for the next 22 years 4/8, with 2/- per week for rates and taxes. These rent-purchase charges are below the ordinary rents of the district.

SECTION IV.

WHAT OUGHT TO BE DONE

AND HOW TO DO IT.

CHAPTER XIII.

MUNICIPAL HOUSING SCHEMES.

FINANCIAL AND PRACTICAL INFORMATION.

It has been shown that only about £2,000,000 has been spent on Municipal Workmen's Dwellings, owing to the numerous obstacles opposed by red tape and hostile interests. Until recently, these dwellings were only constructed in those places and under those conditions from which private enterprise held aloof, on the ground that it would not pay. The mere fact of there being any financially successful municipal housing schemes under the present harassing restrictions is a remarkable testimony to the great care that has been exercised in trying to do good work with fettered hands, and is a happy augury for great success in the future, if Parliament can be induced to give local authorities the proper facilities they are asking for.

In spite of all drawbacks, however, so much useful experience has been gained, that a statement of the financial and practical facts, facilities, and difficulties, relating to the work already done, may be useful in order to show what to imitate, and—not less important—what to avoid.

HOW TO PREPARE A MUNICIPAL HOUSING SCHEME.

The great financial problem in all schemes for Municipal Workmen's Dwellings, is how to provide dwellings at low rents, without imposing any additional burden on the local rates.

Factors which Determine Rents.—In order to see how this can be done in any district, it will be necessary to ascertain what proportion of the rent has to be obtained to meet each item of the capital outlay and the working expenses, and how to cut each of these down to the lowest possible amount. If the scheme is to be self-supporting, the rents must be sufficient to meet the annual charges in respect of

(1) Interest on Capital outlay for

- (a) Cost of Site, varying from £4 to £40 per room.
- (b) Cost of Roads, Sewers, etc., varying from £4 to £40 per room.
- (c) Cost of Building, which varies from £35 per room for country cottages, to £135 per room for the most expensive London County Council Block Dwellings.

(2) Working Expenses, which vary from 25 to 45 per cent. of the gross rent, and consist of

- (a) Repairs—a fairly constant factor ; average about one-tenth of the gross rent.
- (b) Management and Sundries—a fairly constant factor ; average about one-twenty-fifth of the gross rent.
- (c) Rates, Taxes, and Insurance, varying according to the district from one-eighth to one-fourth of the gross rent.

In proportion, as the above are reduced, the rents can be lowered.

Analysis of Rents of Richmond Scheme.—In the Richmond Scheme, which may be taken as fairly typical of how Suburban Housing will work financially under similar conditions as to loans, the following particulars show what is done with the weekly rents of a six-roomed cottage, and how they meet the various expenses of Building and Management, etc. :—

		7/9 Cottages.	Per 100 square feet of room floor space throughout.	
			s. d.	s. d.
Interest—(about four-ninths or 0·439 of rent)				
on Cost of Buildings	per week	3 0	0 6½	
„ Site of houses and gardens	„	0 5½	0 1	
„ Site and construction of roads and sewers	„	0 2½	0 0½	
Repairs—(about one-ninth or 0·112 of rent)	„	0 10	0 1½	
Rates, Taxes, and Insurance—(about one-fifth or 0·200 of rent)	„	1 6	0 3	
Management and Sundry Expenses—(about one-thirtieth or 0·30 of rent)	„	0 3	0 0½	
PROFIT—(about one-fifth or 0·200 of rent)				
(a) To sinking fund	„	1 4	0 3	
(b) To reserve	„	0 2	0 0	
		7 9	1 4	

The interest on cost of buildings alone takes two-fifths of the rent ; on cost of fences, about 1½d. ; drains, ½d. ; paving yards, ½d. ; and sundry initial expenses, ¼d. per week.

Carrying the analysis further, it will be seen by reference to pp. 124 and 125, that the rent on the labour cost of the cottages was about 2½d. per 100 square feet per week ; or in the case of a six-roomed cottage, 1s. 3d. per week ; and in the same way the various percentages in the last column of the tables, will indicate what proportion of the 3s. per week for cost of building should be allocated to the various items.

COST OF SITE.

The first item of capital outlay to be considered is the cost of site ; hence it is necessary, in the first instance, to look out for a cheap site, *i.e.*, a low purchase price per square yard.

There are, however, other factors in the cost of site besides the mere purchase price of land. The nature, position, and shape of the site may materially affect the cost of its subsequent development.

For example, a site adjacent to a road and sewer already made, will save a considerable outlay on these two items, amounting to as much as

£300 or even £1,000 per acre. Similarly, a site on irregular or difficult ground may, and frequently does, involve much additional expense in the shape of extra foundations. In the case of some of the Hornsey, Richmond, and London County Council Cottages, this extra outlay has been nearly equal to the cost of the site itself. The shape of the site is very material, not only because it regulates the quantity of waste land, but also on account of its influence in the arrangement, shape, and consequent cost of the building itself.

A number of figures are given in the table on page 175, shewing how prices run in typical districts in various parts of the country.

The cost of land used for schemes already carried out, has varied very considerably. Where slum areas have been cleared under Parts I and II of the Act of 1890, prices of sites for re-housing in central districts have ranged from £1 to £22 per square yard, but in the majority of cases have fluctuated between £3 and £6 per square yard. It has, however, been customary to write down the cost of these sites to what is called housing valuation, a sum varying from 10s. to £3 per square yard, and being from one-third to one-tenth of the actual cost.

The chief figures are as follows:—

Actual Cost of Site per square yard.

London :				£	s.	d.					£	s.	d.
Ann Street, Poplar	...	2	13	3			Glasgow	...	...	{	1	10	0
Hughes Fields, Deptford	3	17	0				Edinburgh	...	...	{	6	10	0
Boundary Street	...	4	12	7			Manchester	...	...	{	3	0	0
Falcon Court, Southwark	4	17	9					...	...	{	2	0	0
Cable Street, Shadwell...	5	11	7					...	...	{	5	17	6
Churchway, St. Pancras	6	0	9				Birmingham	...	...	{	1	10	0
Mill Lane, Deptford	...	6	15	8			Sheffield	...	...	{	1	18	0
Brookes Market, Holborn	8	13	7					...	...	{	3	8	0
Reid's Brewery Site	...	13	16	10			Salford	...	...	{	1	10	0
Clare Market	...	22	10	3				...	...	{	4	16	3

Sites of Block Dwellings.—In the case of twelve schemes in London about 5,000 rooms were erected in block dwellings, on sites costing £125 per room, and valued for housing purposes at £22 per room. Of these sites, 12 per cent. were valued at less than £10 per room; 20 per cent. between £10 and £20 per room; and 68 per cent. between £20 and £25. The average site area per room was about 25 square yards.

In Manchester, the actual cost of the sites of 787 rooms in block dwellings was about £64 per room, and the housing valuation worked out at an average of £9 per room. The site area was about 18½ square yards per room. In Liverpool, the housing valuation was about £14 per room, and the site area about 13½ square yards per room. In Glasgow, the ground rent absorbs about 14 per cent. of the rent.

Sites of Tenement Houses.—The housing valuation of the sites of 1,750 rooms in provincial tenement houses worked out at about £13 per room, and the site area was about 23 square yards per room. The actual cost of the sites of 816 of these rooms worked out at £105 per room.

The additional dwellings erected under Part III, as opposed to the substitutional dwellings just dealt with, are nearly all cottages or cottage flats, and the full cost of the sites (averaging about £1,200 per acre), as well as everything else, is charged against the scheme.

In the case of about 8,000 rooms in cottages and cottage flats, the actual cost of sites was nearly £9 per room, and the average site area was 40 square yards per room.

Of these, 20 per cent. were on sites in or near crowded centres of population, and cost over £10 per room, having a site area of only 29 square yards per room; 35 per cent. were on sites in suburban districts just outside London, where the site cost per room averaged about £9 per room, or £900 per acre, and the site area about 45 square yards per room. The remaining 45 per cent., in provincial boroughs and urban districts, cost about £750 per acre; £8 per room; and had a site area of 50 square yards per room.

Some typical figures in this connection are as follows:—

Town.	Cost price of land per square yard without roads and sewers.		Cost price of land per square yard with roads and sewers made.	Town.	Cost price of land per square yard without roads and sewers.		Cost price of land per square yard with roads and sewers made.
	s.	d.			s.	d.	
Barking Town	-	2 0	4 0	West Ham	-	6 9	9 0
Barnes	-	3 0	4 6	Bognor	-		3 10½
Brentford	-		11 1	Folkestone	-	2 4	4 6
Ealing	-	3 4	5 4	Llandudno	-	5 0	7 3
Erith	-		5 0	Manchester	-	7 7	11 6
Hornsey	-	3 3	5 3	Plymouth	-	2 9	
Richmond	-	3 3	4 8				

The tendency now is to buy land nearer the agricultural districts, and the average prices paid by local authorities for land not yet built upon, are as follows:—

London County Council:	Price per square yard.				Price per square yard.	
	s.	d.			s.	d.
Tooting 38½ acres	at	5 0	West Ham	12 acres	-	at 1 8
Norbury 31 „	at	2 8	Sheffield	100 „	-	at 0 8
Tottenham 225 „	at	1 7	Manchester	238 „	-	at 0 8

Figures as to the cost of agricultural land are also given on page 175.

The Cost of Roads and Sewers is given in the tables on pp. 68-69, and in the case of roads, 40 to 45 feet wide, is shewn to be £6 per lineal yard at Hornsey (45 feet), and £5 5s. per lineal yard at Richmond (40 feet). The roads and sewer cost of development, etc., per square yard of site may, however, be obtained from the above figures by deducting the cost of the undeveloped site (first column) from its cost when provided with roads and sewers (second column). The variations in cost per square yard, depend a good deal upon the shape, position, and nature of the land, but with ordinary cottage schemes it averages about 2/- per square yard of site developed.

COST OF BUILDING.

This is the most serious item of outlay to be considered in future schemes. It has been far too high in the past owing to—

- (a) The erection of the wrong type of dwelling.
- (b) Certain unnecessary regulations of the Local Government Board.
- (c) Expensive designs and specifications.

The increase in the price of materials and labour, and in the requirements of sanitation have tended, and are tending, to force the cost still higher.

How the type of Dwelling affects the Cost of Building.—

It has already been pointed out that some municipalities have endeavoured to lessen the site cost per room by building several storeys high, but this plan is generally false economy—what is gained on the site cost being more than lost by additional building outlay. Tall buildings of the block type cost as much as £50 per room more than low buildings, so that six rooms, one above the other in a block dwelling, would cost about £600, whereas the same number of rooms can be provided in a two-storey cottage for £300.

It must, therefore, be obvious that, assuming 200 rooms to the acre as the average of block dwellings, and 100 rooms to the acre as the average of cottage dwellings, 200 rooms of the block type would throw an extra cost on the scheme of about £10,000 for building as against 200 rooms of the cottage type; and the only large economy as a set-off against this would be the cost of the extra acres of land required for the cottage dwellings. In other words, with land costing less than £10,000 per acre, it is very dubious economy to try and get an extra number of rooms to the acre by building tall dwellings.

The common standard of comparison is the cost per room, and details of the various schemes are given on pp. 68-79 and 83-84; but as the rooms are of varying sizes, it is necessary to obtain a more reliable measure of economy in construction and management, hence it is sometimes useful to compare the cost of the floor **area** of accommodation provided in the various rooms, exclusive of passages and staircases. The unit of comparison on these lines is the square containing 100 square feet, because this area with a height of 8 feet, which is the **minimum** in any municipal dwelling, gives a cubic space of 800 cubic feet, the customary allowance for two adults in dwelling rooms.

Broadly speaking, it may be said that it is fortunately more costly to build a dwelling of an unhealthy type than it is to build one of a healthy type; so we find that, other things being equal, a small room costs more per square foot than a large one; a small house, *i.e.*, a house with a small number of rooms, costs more per square than a large one; and a large building, divided into an unduly large number of separate dwellings, costs more per square than a building with fewer divisions. The following table, giving particulars of certain typical dwellings, speaks for itself, and shews in the last column which dwellings are actually the cheapest.

				Average size per room.	BUILDING. Cost per room. Cost per 100 sq. ft.	
Block Dwellings.				Square feet.	£	£
Victoria Square, Liverpool	...	...	...	145	91	66
Juvenal Street	„	...	...	148	81	57
Oldham Road, Manchester	...	...	...	140	116	83
Pollard Street	„	...	...	140	98	71

Tenement Houses.

Gildart's Gardens, Liverpool	...	...	121	44	35
Dryden Street	...	...	110	67	61
Kempston Street	...	...	140	85	60
Sanitary Street, Manchester	...	...	160	83	52

Cottage Flats.

Arley Street, Liverpool	...	...	155	66	44
Milk Street, Birmingham	...	...	151	62	41
Manor Grove, Richmond	...	...	127	65	50
Savage Gardens, East Ham	...	...	153	54	36

Cottages.

Manor Grove, Richmond, 6 rooms, with scullery	107	46	43
" " 5 rooms	116	49	42
" " 4 rooms	110	55	50
George Leigh Street, Manchester, 5 rooms, no scullery	140	65	47
Coppice Road, Nottingham, 5 rooms, with scullery...	144	50	40

As the heights of these rooms vary from 8 feet 6 inch to 9 feet, the figures in the last column give the approximate cost per 1,000 cubic feet of room-space, including separate sculleries.

The extra cost per room of cottage flats and tenement dwellings is due to stairs and fire-proof floors. Thus the back stairs alone of the Brentford flats cost £22 per house. The low cost per room of the East Ham cottage flats is largely due to the stairs and floors being of wood, instead of stone and iron as in other cases.

How unnecessary building regulations add to the cost of building.—It is generally agreed that a third bedroom is highly desirable in many workmen's cottages, and this can be provided most cheaply by constructing an attic bedroom, so as to utilise the space in the roof; but where this has been done, as at Manchester, the walls up to the first floor have had to be increased 50 per cent. in thickness, owing to the unnecessary restrictions of the Local Government Board bye-laws. This means an uncalled for extra outlay of about £20 per house. Another irksome restriction is that which in some districts requires the party walls of cottages to be carried through the roofs. It will be seen from the various illustrations that though this has not been done at Manchester or Richmond, it has been required at Hornsey, thus costing nearly £10 more per house, besides breaking up the roof, so as to risk letting in water to cause dampness.

The byelaw which requires a concrete wall for a two-storey cottage to be 12 inch thick, instead of 9 inch thick, as in the case of a brick wall, is quite unnecessary, for if the wall is properly constructed of 9 inch concrete, it will be far stronger than is needed for any ordinary cottage.

The unnecessarily heavy construction of outbuildings, sculleries, and offices, with 9 inch walls, is another item of wasted outlay. Patent iron and concrete walls, 3 inch thick, might very well be substituted in these cases, thus economising space and money.

How difficult plans and undue stringency of specification increase the cost of building.—Economy in design is a vital point in workmen's dwellings, and this, coupled with the nature of the specifications, has much to do with wide variations in the cost of dwellings of the same type. The introduction of too many corners in the walls, and too many breaks in the roofs, is one frequent cause of extra expense. Buildings on the square plan, with everything under one roof, are cheaper than those with back additions. Some kinds of ornamentation are very expensive without being really artistic. The specification of certain fads and patented articles in the materials used is a fruitful cause of heavy outlay. When this is done, the builder cannot go to the cheapest market and secure the advantages of competitive prices from the merchants, but it is a case of the purveyor of the article having a monopoly, and being able to quote his own price, sometimes to competing purchasers, in the shape of the different builders who are tendering for the work in question. Perhaps the greatest difficulty, however, in the way of cheap municipal buildings is the pedantic insistence upon absolute flawlessness in make and appearance of materials, such as timber and bricks used by the contractors. Many bricks, for example, are used in the Rowton houses which, although strong and good, have slight technical defects in some cases, which would cause them to be rejected by the London County Council, or sorted out with such difficulty that a much heavier charge has to be made by the various merchants, and a much greater margin of risk or uncertainty allowed for by contractors.

It is not suggested for an instant that inferior construction or materials should be permitted or encouraged, but there are many non-essential matters, such as those above mentioned, which add unnecessarily to the cost of building municipal dwellings, but do not secure thereby any greater sanitary benefit.

How increased prices of labour and material affect the cost of building.—The increase in the price of materials and labour is a serious one, and the following comparison between the first and second Richmond schemes, in 1894 and 1900 respectively, will shew that this is a difficulty which has to be faced.

	1894	1900
Stock bricks, per 1,000 delivered ...	35/-	47/-
„ brickwork, per rod ...	£12 10s.	£17 10s.
Grizzles „ „ ...	£11 13s.	£16
Fir sawn in roof joists, etc., per cub. ft....	1/10	2/1
Yellow batten flooring, per square ...	15/6	18/10

These comparisons being made between the prices of the same builder, in the same town, and for the same class of work, afford a clear and typical illustration of the rise in prices. It is well to point out that the increase in the price of brickwork was due to a kind of corner in bricks established in London during 1898 and 1901, and although some portion of the increase was undoubtedly attributable to the greater cost of labour, much more was caused by the enhanced profits derived by manufacturers from the inflated prices obtained by "cornering" the supply of materials. Incidentally, it may be mentioned that while Fletton bricks could be bought at 15/- per 1,000, the cost of conveyance under our absurd system of railway rates and communication would have been no less than 18/- per 1,000; that is, 120 per cent. more than the cost of the bricks themselves.

An analysis of the cost of building the Richmond cottages is given in some detail on pp. 123 and 124, and it will be seen that most of the expenditure was upon the actual carcass of the house, so that what is wanted is some ingenious substitute for brickwork and timber, which will enable either the walls or the roof, or the floors, or all of them, to be constructed cheaply and easily in much the same way as iron buildings, ships, and machinery are put together. In rural districts, the use of some local material, such as has often been used in the past, might be most suitable; but here, again, in many cases, the Local Government Board bye laws would come in to check the experiment.

These and other matters affecting the cost of construction are dealt with in a subsequent chapter.

LOAN CHARGES.

Considerable misunderstanding seems to exist in the minds of many people as to the effect upon the local rates of the expenditure of a large sum in buying land and building dwellings thereon, so it is necessary to point out that when a housing scheme is being carried out, the money necessary to purchase the land and buildings is not taken out of the rates, but is borrowed on the credit of the municipality for a period of thirty, forty, fifty, or sixty years, as the case may be; and an agreement is entered into to pay interest on the capital amount until the end of the loan period, when, in effect, the whole sum has to be returned to the lender.

The next step, therefore, after having reduced the capital outlay to as small a sum as possible, is so to arrange the loan as to make the annual charges in respect thereof as low as possible. They vary with—

- (a) The rate of interest (from $2\frac{1}{2}$ to $3\frac{1}{2}$ per cent.);
- (b) The length of the period allowed for repayment, which is from 30 to 60 years.

The rate of interest ought to be lower.—In those schemes under Parts I and II, where the receipts are not sufficient to meet the annual expenditure, it is largely owing to the fact that the Government gives such poor facilities for obtaining housing loans at the **normal rate of interest**. Indeed, the interest paid by the municipality from the rents of the workmen's dwellings for the capital involved in their construction is from 20 to 40 per cent. more than the workman gets from the State for his own capital. Thus, while $2\frac{1}{2}$ per cent. is the normal rate of interest given to the workman who lends his

money to the State, 3 and $3\frac{1}{2}$ per cent. are the rates only too often demanded in respect of State money lent for housing the workman. In this way, an unnecessary deficit is sometimes created in certain housing schemes, under Parts I and II, which are said not to "pay."

The Sinking Fund is clear profit, and ought not to come entirely out of the tenants' pockets.—In addition to this, however, there is a wholly artificial item of expense on the debit side of the official balance sheet of municipal dwellings which is the cause of much misapprehension on the part of those who do not realise its true nature. It may be said that, so far as the returns are available, every scheme under Part III shows receipts from rents sufficient to pay not only repairs, management expenses, rates, and interest on the money borrowed, but also a substantial profit, which can be used to create either all or part of what is called a **Sinking Fund**, for the purpose of extinguishing the loan by accumulation at compound interest. Simply stated, this sinking fund consists of a certain sum taken from the rents paid by poor men and women, who are tenants of the municipal dwellings, for the purpose of acquiring the freehold for the ratepayers at large. There can, of course, be no question as to this item being clear profit for the ratepayers; and although in some cases, such as London, Richmond, and Hornsey, the rents are fixed at such an amount as will leave a further profit after having met this payment, it certainly seems very hard that poor men should not only pay a rent which meets all working expenses, and gives more than the normal rate of interest, but should also find money each week to buy a valuable income-producing estate for the well-to-do members of the community, who thus gradually become possessed of a property for which they have not paid a single penny. It is not to be wondered at, therefore, that there is a great and growing demand for the abandonment of this system of making poor men buy houses for a community whose average prosperity is greater than their own. As it is, the London County Council have accumulated funds from the rents of their workmen tenants amounting to over £26,428. This is increasing at the rate of over £6,000 per annum, and the same sort of thing is going on to a proportionate extent in Richmond, Hornsey, Barnes, Birmingham, and all other places where the rents are sufficient to leave a margin after paying for interest, repairs, management, rates, and taxes.

The Town Council at Stafford, and one or two other local authorities, have lately, as a matter of deliberate policy, decided to buy the municipal dwellings with **public** money, instead of the money of the working class tenants; and they have so fixed the rents as to provide for the four items of interest, repairs, management, and rates and taxes, but not for contributions to the sinking fund, which latter is gradually established by those who will own the property, viz., the whole community.

How the period of the loan and the rate of interest affect the rents.—As an alternative to this, the great majority of municipalities favour an extension of the period of repayment of loans to 100 years for land, and 60 or 80 years for buildings. In this way, no charge is made upon the rates for investment purposes, and the burden on the tenant is so reduced as to be almost inappreciable.

There are two methods of creating the sum, which is intended to extinguish the loan. That most commonly adopted is known as the Annuity System, and consists of an annual charge of equal amount for each year, made up of varying proportions of principal and interest, the payment in respect of the principal increasing, and in respect of the interest diminishing, although the total amount of the two combined (*i.e.*, the annuity) does not vary from year to year. The second of the following tables may be useful to show how much must be estimated for annuity loan charges in respect of each £100 of capital outlay, on a housing scheme at the various rates of interest mentioned at the top of each column, and for the respective periods stated in the left side column.

The other method, known as the "Instalment System," consists of an annual decrease of the principal by **equal** instalments, so that there is a very high loan charge during the early years, and a very low loan charge during the later years. The great objection to this system is that as a mere matter of book-keeping, it naturally cripples the schemes in the early years, and if it were desired to make both ends meet each year, it would be necessary to fix the rents absurdly high to begin with, lowering them every year so that they would in the end be absurdly low. The tendency of the central government, however, is to sanction long periods for loans only upon the condition that the instalment system is adopted. The following comparison of the two systems in connection with a loan of £100 for 50, 60, and 80 years respectively, may be interesting, more especially as they are the lengthened periods which are likely to be granted as the outcome of the recent Municipal Loans Committee :—

These tables will be found very useful in estimating the annual loan charges in respect of the capital outlay of any housing scheme, and if increased by 50 per cent., will give the approximate rents to be charged for the dwellings, in order that they may be financially successful.

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100
WITH INTEREST ON THE INSTALMENT SYSTEM.

	Interest at 3 per cent.		Interest at 3½ per cent.	
	By Equal Instalments of Principal.	By way of Annuity. Per Annum.	By Equal Instalments of Principal.	By way of Annuity. Per Annum.
Loan for 50 years.				
First year ...	£ s. d. 5 0 0	} 3 17 9	£ s. d. 5 5 0	} 4 1 5
Middle year ...	3 10 0		3 12 6	
Last year ...	2 1 4		2 1 5	
Total Payments in 50 years	175 13 4	194 7 6	182 18 3	203 10 10
Loan for 60 years.				
First year ...	4 13 4	} 3 12 3	4 18 4	} 3 16 2
Middle year ...	3 3 4		3 5 10	
Last year ..	1 14 4		1 14 5	
Total Payments in 60 years	191 10 0	216 15 0	199 2 6	228 11 3
Loan for 80 years.				
First year ...	4 5 0	} 3 6 3	4 10 0	} 3 10 5
Middle year ...	2 15 0		2 17 6	
Last year ...	1 5 9		1 5 10	
Total Payments in 80 y. ars	221 10 0	265 0 0	231 12 6	281 13 4

*The annual decrease in the amount payable under the equal annual instalment principle is:—

					3 per cent.	3½ per cent.
					s. d.	s. d.
For loan of 50 years	...	...	...	...	1 2½	1 4
" " 60 "	...	...	...	...	1 0	1 1
" " 80 "	...	...	...	...	0 9	0 9½

TABLE SHEWING THE INSTALMENTS FOR REPAYMENT OF A LOAN FOR £100, WITH INTEREST ON THE ANNUITY SYSTEM.

Annual Instalments.

Years.	3½ per cent.	3 per cent.	2½ per cent.	2½ per cent.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
100	3 7 9¼	3 3 3½	2 18 11	2 14 7½
80	3 10 5½	3 6 2½	3 2 1	2 18 0½
75	3 11 6	3 7 4	3 3 3¼	2 19 3¼
60	3 16 2¼	3 12 3¼	3 8 5¼	3 4 8½
50	4 1 5½	3 17 8¼	3 14 1	3 10 6¼
47	4 3 7	3 19 11	3 16 4	3 12 9¼
42	4 7 11½	4 4 4½	4 0 10½	3 17 5½
40	4 10 0¼	4 6 6¼	4 3 0¼	3 19 8
35	4 16 6	4 13 1	4 9 8½	4 6 5
30	5 5 4½	5 2 0½	4 18 9½	4 15 6½

Weekly Instalments.

Years.	3½ per cent.	3 per cent.	2½ per cent.	2½ per cent.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
100	0 1 3¼	0 1 2½	0 1 1½	0 1 0¾
80	0 1 4¼	0 1 3¼	0 1 2¼	0 1 1¼
75	0 1 4½	0 1 3½	0 1 2½	0 1 2
60	0 1 5½	0 1 4½	0 1 4	0 1 3
50	0 1 7	0 1 6	0 1 5	0 1 4½
47	0 1 7¼	0 1 6½	0 1 5½	0 1 5
42	0 1 8¼	0 1 7½	0 1 7	0 1 6
40	0 1 8¾	0 1 8	0 1 7½	0 1 7
35	0 1 10¼	0 1 9½	0 1 9	0 1 8
30	0 2 0¼	0 2 0	0 1 11	0 1 10

It will be seen from the above tables that the difference between a loan for thirty years and one for fifty years is equivalent to 6d. a week in rent or £1¼ per annum on every £100 of capital outlay, representing in the case of a £300 dwelling 1s. 6d. a week. A reduction at the same time in the rate of interest might make a saving of as much as 2s. 6d. per cottage per week.

The amount of annuity for repayment, with interest at 2½ per cent. per annum, for the following specified periods are—

Years.	Amount of Annuity.	Years.	Amount of Annuity.	Years.	Amount of Annuity.
	£ s. d.		£ s. d.		£ s. d.
16	7 16 2¼	20	6 11 4	23	5 18 5¾
17	7 8 10¼	21	6 6 7¾	24	5 14 11¼
18	7 2 4¼	22	6 2 4½	25	5 11 8¼
19	6 16 6¾				

A reference to the tables on pp. 46, 48, and 53 will shew that the average period for repayment of loans is far too short. There is no reform more widely advocated by housing reformers, of all shades of opinion, than the proposal to extend the period of repayment of loans, and to reduce the rate of interest. The deficit on the sinking fund, shewn in some of the accounts of municipal dwellings, might be converted into a surplus, and the rents might be considerably lowered if this reform were effected.

The following comparison between the existing loan charges under Part III, and what they might be under a system of reduced interest charges and extended periods of loans, will shew how vitally important is a reform in this direction. It is assumed that the rate of interest on existing loans is 3 per cent., which is well within the mark.

I.—Loans under Part III ; existing conditions :—

Amount of Loan.			Period of years.				Annual Loan Charges at 3 per cent.
161,541	-	-	30	-	-	-	8,240
583,350	-	-	40	-	-	-	25,280
80,938	-	-	50	-	-	-	3,140
Total -							<u>36,660</u>

II.—How the same loans would be affected by reduction of interest and extension of the period :—

Amount of Loan.	Period of Years.		ANNUAL LOAN CHARGES.		
			Interest at 3 per cent.	Interest at 2½ per cent.	Interest at 2½ per cent.
825,829	-	60	29,930	28,280	26,420
„	-	80	27,500	25,600	23,970
„	-	100	26,150	24,360	22,710

As this money represents the cost of about 13,000 rooms, it will be clear that with a loan at 2½ per cent. for 100 years, the saving on loan charges and consequent reduction of rent would be at least £13,900, or about 6d. per room per week. Intermediate rates and periods would, of course, effect proportionate reductions. Of the two reforms, the reduction of interest would be the more effective, as well as the more economically sound, and the general trend of expert opinion is in the direction of asking for loans at 2½ per cent. for 60 years in the case of the buildings, and 100 years in the case of the land.

Charitable Endowments and Savings Banks Funds should be invested in Housing Schemes.—It may be asked where the money is to come from at this rate of interest, and fortunately we have not far to seek. What could be better than that the capital of the workers in the savings banks, and the money left for them in the

shape of charitable endowments, should be invested under Government security in housing the workers. This is done in foreign countries. Why should not England do the same? The official trustees of charitable funds have £20,173,654 invested as follows:—£15,147,100 in $2\frac{3}{4}$ per cent. consols, soon to be reduced to $2\frac{1}{2}$ per cent.; £443,103 in $2\frac{1}{2}$ per cent. annuities; and £1,325,052 in the India 3 per cents. The **bulk** of this money, even if lent for housing at $2\frac{3}{4}$ per cent., would be more profitable for the charities, and would effect a beneficial revolution in housing. In the case of the savings banks funds the case is still stronger, for it is actually proposed that the Government shall, after 1903, only pay working class investors $2\frac{3}{8}$ per cent. on the £136,000,000 now deposited in the savings banks, whereas the Public Works Loans Commissioners charge no less than $3\frac{1}{4}$ per cent. for interest on the most favourable of housing loans at the present time. If only a portion of this vast sum were lent to local authorities for housing purposes, upon the security of the consolidated fund, the advantages to the masses of the people would be almost incalculable.

In any case, when it is remembered that the average annual yield of Consols, in the shape of interest, during the past ten years has only been $2\frac{2}{3}$ per cent., it will be obvious that whenever Parliament determines to supply municipalities with cheap money for housing the people a great step forward can be taken at no cost whatever to the community.

As the assessment of the dwellings for purposes of rating and taxation depends a good deal upon the annual return on outlay, in the shape of loan charges, anything which tends to reduce such initial payments as interest will help to lower the other heavy items to a proportionate extent.

WORKING EXPENSES.

How much to allow for working expenses.—Working expenses must of necessity be a pretty constant factor in the same district, but may vary considerably as between metropolitan and provincial or rural districts, owing to the great difference in the rates. The accounts of the properties in the following summary shew pretty clearly—

1. That owing to the substantial character of the buildings, repairs, although executed more thoroughly, cost less than might be expected, varying from 6 per cent. to 14 per cent. of the rent.
2. That rates and taxes in towns are a very heavy charge, taking from 12 to 25 per cent. of the rent.
3. That losses from arrears, empties, and bad debts are so infinitesimally small as to be a negligible quantity.
4. That cost of superintendence and sundries are far higher for block dwellings than for cottages.
5. That as a general rule one-third of the rent or one-half of the amount of the loan charges should be allowed for working expenses.

TABLE SHEWING PROPORTIONS OF WORKING EXPENSES TO RENTS IN TYPICAL CASES.

The figures in lighter type underneath indicate the percentage of rent absorbed by the various expenses.

	Rental.	Repairs and Main-tenance.	Rates, Taxes, and Insurance.	Superin-tendence and Sundries.	Total Working Expenses.
	£	£	£	£	£
Blocks and Tenements. —Five Dwellings Companies; mostly blocks and flats - - -	105,562	12,830 8 p.c.	18,208 17 p.c.	6,322 6 p.c.	37,360 31 p.c.
London County Council. Mostly block dwellings - - -	52,253	5,667 11 p.c.	14,158 27 p.c.	2,995 6 p.c.	22,847 44 p.c.
Glasgow City Council. —Block dwellings - - -		9 p.c.	†12½ p.c.	5½ p.c.	27 p.c.
Municipal Block Dwellings, Liverpool and Manchester -	9,359	*2,291 24 p.c.	2,113 22 p.c.	959 10 p.c.	5,363 56 p.c.
Municipal Tenement House Dwellings. —Leicester, Liver-pool, Manches'er, Salford -	5,134	*1,672 32 p.c.	1,302 25 p.c.	230 4 p.c.	*3,204 61 p.c.
Cottages. —Artizans Dwellings' Company.—Three estates con-taining 4,750 small houses - -	121,672	9,244 8 p.c.	20,402 16 p.c.	1,358 1 p.c.	31,004 25 p.c.
Cottages at Penge and Mile End. —239 houses - - -	4,528	485 10½ p.c.	970 21 p.c.	92 2 p.c.	1,507 33½ p.c.
Municipal Cottages and Cottage Flats in 17 towns in England and Wales, - - -	15,502	1,202 8 p.c.	3,609 23½ p.c.	258 1½ p.c.	5,069 33 p.c.

* These figures comprise exceptional expenses in a special year. † Part paid by tenants.

Repairs and Maintenance.—There is a marked difference between the cost of these items in respect of block dwellings and that in respect of cottage dwellings. This is mainly due to the fact that the maintaining, lighting, and cleaning of the approaches to the various block dwellings are charged to the housing scheme instead of to the rates. For example, private individuals who construct a street of, say, 200 two-storey houses, have all the expenses of maintaining, lighting, and cleaning of the approaches paid by the local authority, because they simply constitute the ordinary highways, whereas 200 dwellings in such as the Oldham Road No. 2 block dwellings are mainly approached by internal passage ways and staircases, which involve no charge on the ordinary rates, as they are maintained from the income of the housing scheme. It is not surprising, therefore, to find a much heavier charge per room for maintenance of block dwellings than for cottages.

As for these latter, 10 per cent. of the rent ought to be more than sufficient to meet the average cost of repairs and maintenance. The

Artisans' Dwellings Company, with 4,750 houses in London from 10 to 25 years old, find that 8 per cent. of the rental covers this item; and the figures of municipal cottages in 17 towns, although more recently erected, come to the same amount. In any case where the average cost of repairs exceeds 8 per cent., there is need for scrutiny into the management, and where it exceeds 10 per cent. there is probably some serious defect either in the construction or use of the dwellings. The low figure at which repairs of such dwellings may be put is due to three factors:—

- (1) The initial construction of the dwellings being sound and substantial, there is less tendency for them to get out of repair.
- (2) The financial resources of local authorities, or other large owners, enable them to take "the stitch in time, which saves nine." Small owners frequently have to delay repairs, owing to lack of funds, until the original damage is ten times worse.
- (3) The tenants respond to the good treatment of their landlords, and take more care of the property than they would in the case of a house which the owner himself neglected to keep in proper repair.

Rates, Taxes, and Insurance.—The rates are local taxes levied for the purpose of meeting the expenses of the communal authorities in connection with roads, sewers, public buildings, sanitation, police, lighting, water, public improvements, education, the relief of the poor, and other municipal services. They are charged almost entirely upon occupied buildings, even when the great bulk of the value of the property is in respect of the site; hence the owner of the site, as distinguished from the owner of the buildings on it, is in the happy position of reaping all the increased value arising from town improvements, without having to contribute thereto. The method of levying these rates or local taxes is for each property to be assessed upon its net annual value, which is generally fixed at the rental value less a varying sum, which averages about 15 per cent. allowance for repairs and other outgoings. The whole sum necessary for the above-mentioned expenses is divided by the total number of pounds that make up the annual rateable value of the district, and a rate is then levied on all property of so much in the £. In rural districts the rates vary from 2s. to 4s. in the £, and in small towns from 4s. to 6s. in the £, and in large towns from 6s. to 8s. in the £. The prevalent figure is about 6s. 8d. in the £, or one-third of the net annual value of the property.

Where a number of cottages below a certain annual value belong to one owner, it is customary in many districts to reduce the charge from 25 to 30 per cent. if the owner is willing to *compound* for the payment of all rates, instead of leaving them to be collected from the occupiers. In these cases the rates have to be paid in full, whether the houses are occupied all the time or not.

In the case of the General District Rate, the deductions sometimes amount to 50 per cent. of the rental value, and it is said that out of 7,785 cottages in Chatham where the compounding system was the rule, 4,399 paid less than half the rate.

It happens, therefore, that in fixing the net rateable value of municipal cottages a total deduction of about 33 per cent. from the rental value will give the sum upon which the rates are charged, and this is, roughly speaking, *two-thirds* of the rent. As the rates in towns average about 6s. 8d. in the £ it follows that a sum equal to about two-ninths of the rent has to be set aside for local taxes. The taxes on houses for national purposes consist of the Income tax at 1s. 2d. in the £, and the Inhabited House Duty of 3d. in the £ for houses over £20 annual value, and 6d. in the £ for houses over £40 annual value. Those below £20 annual value are exempt, so few workmen's dwellings are affected by this tax. Income tax is only charged upon clear profit on the houses, and in the case of municipal dwellings this simply means the amount of the Sinking Fund contributions, less any portion thereof not provided from the profits on the working of the scheme. In practice the amount required for Income Tax is less than 1 per cent. of the rent. Insurance against fire is usually effected on the capital value of the buildings alone, at the rate of about 1s. 6d. per £100.

Losses of Rent.—The following figures shew what an extremely small percentage of the rent is lost through empties and bad debts :—

	Rental.	Rent lost.
East End Dwellings Co. - -	19,296	286 unlets and bad debts.
South London Dwellings Co. - -	2,317	32 " " "
Glasgow Workmen's Dwellings Co. - -	1,520	1 bad debt.
Artisans' Dwellings Co. - -	121,674	120 irrecoverable arrears.
Liverpool Municipal Dwellings - -	6,436	426 empties specially heavy.
London Municipal Dwellings - -	52,352	1,488, including empties at opening of dwellings.
Provincial municipal cottages (9 towns)	8,986	86

Total - 212,581 2,439

(Average, a little over 1 per cent. of the rent).

The loss of rent on the Glasgow municipal dwellings is only 0.6 per cent. By far the larger proportion of the rent thus lost is in respect of empties—bad debts and arrears being almost nil—and it is a very gratifying feature of all schemes for giving the working classes a good house for their money, that they shew their appreciation of the boon by prompt and regular payment, which they are all the more able to make because they are less subject to the expensive demands of illness and intemperance, the twin-children of bad housing.

Ought Municipal Housing to "Pay."—If the lives and the health of the working classes have any *commercial* value for the community as a whole, there is no shadow of doubt that *all* municipal schemes pay very handsomely indeed, for they save life, they lessen illness, they check infectious disease, and they tend to diminish intemperance, all of which cost the ratepayers substantial amounts. In fact, local authorities have promoted housing schemes mainly because they

believed that from the mere pounds, shillings, and pence point of view it was cheaper to have even a costly scheme than to pay the price of leaving things alone.

The position is very well stated as follows by Dr. F. Lawson Dodd :—

In the provision of houses by local authorities the question may arise whether schemes should so be worked as to ensure a monetary profit for the ratepayers. Those who have had practical experience of the problem as it at present stands will feel little anxiety on this point, for the conditions under which all public authorities must act are so exacting that it may be counted a success if, after much scheming, the accounts are just made to balance. The important facts to be borne in mind are these :—

- (1) That the work is primarily undertaken in the interest of the public health, and that the lowered death and sickness rates will be in themselves a great financial gain to the community.
- (2) That the aims of the local authority are in no way similar to those of the private and speculative builder. The latter, not having to bear the burden which the injury produced by a badly constructed dwelling means to the inmates, reaps all the profit, and the community bears all the burden.
- (3) The local authority, on the other hand, finds that those conditions which produce high interest on house-capital also produce a high mortality among the citizens; a high Poor Rate, due largely to loss of work, the result of lowered vitality and inability to pay the high rent; a high General Rate (caused by the necessarily large isolation hospital, extra sanitary inspection, disinfection of houses, etc., etc.); and can realise there is an actual monetary profit reaped indirectly by the saving of those expenses which, under private enterprise, must be paid on other accounts. But the awakening is slow. In the Parish of Mitcham, in 1897, an outbreak of scarlet fever occurred, the rapid spread of which was attributed by the medical officer, in his Annual Report, to "the overcrowding of the population which now exists"; yet this small community had, without a murmur, spent £2,000 on an isolation hospital, and had closed all its schools for one month, while the suggestion of the only true remedy, viz., the provision of more houses by the District Council, was met by the cry "an extra burden on the rates"!

Some municipalities have even gone so far as to decide that it would be immoral and unjust to make the removal of a great moral, intellectual and physical evil, conditional upon securing a profit in the process. On the other hand, some local authorities, while fully admitting that bad housing conditions spread death, disease, and degradation on every side, have decided that no public money should be invested in attempting to remove these conditions unless, in addition to the indirect

economies effected in connection with hospitals, cemeteries, work-houses, and lunatic asylums a handsome profit can be made from the rents paid by the workmen in the municipal dwellings.

DOES MUNICIPAL HOUSING "PAY."

Looking at the question from the narrowest commercial standpoint, it may be said that schemes under Parts I and II of the Act of 1890 for buying slums and building substitutional dwellings do not and cannot "pay," but that schemes under Part III, for building additional dwellings, pay a fair return on capital outlay.

Dealing first with schemes under Parts I and II for substitutional dwellings, it will be seen from Chapters VIII and IX. and the following tables that even after writing down slum sites to what is called "housing valuation," the net return on capital outlay, assuming the various councils to be ordinary commercial companies, only works out an average of about $3\frac{1}{2}$ per cent., being as low as $1\frac{1}{2}$ per cent. in the case of Manchester block-dwellings, which give about the lowest return, and $4\frac{1}{2}$ per cent. in the case of those cottage dwellings which give the highest return.

The complete available returns give the following results:—

				No. of	Weekly	Return	Weekly	Return
				rooms.	rent	per cent.	rent	per cent.
					per	on	per	on
					room.	Outlay.	room.	Outlay.

It must, of course, be remembered that in all the above cases, the site is taken at a greatly reduced valuation, varying from one-tenth to one-third of its actual cost, although it is in every case reckoned at over £1,000 per acre.

This, however, is not the case with Part III schemes for additional dwellings. In these schemes all capital outlay for site buildings and incidental expenses is charged against the scheme and has to be met out of the rents of the tenants. Assuming as before that the councils were ordinary commercial companies, the net return on capital outlay may be reckoned at an average of about 4 per cent., taking the bad with the good. Many of these schemes have only just been completed and returns are not available, while those presented are for such short periods as to give only a general indication of their financial position.

				No. of	Weekly	Return					No. of	Weekly	Return
				rooms.	rent	per					rooms.	rent	per
					per	cent.						per	cent.
					room.	on						room.	on
						Outlay.							Outlay.
Barnes	-	189	at	1/9	-	4 4/5	Llandudno	-	76	at	1/6	-	4 1/2
Folkestone	-	250	at	1/7	-	3 2/3	Richmond	-	650	at	1/5	-	4 1/2
Hornsey	-	728	at	1/9	-	4 3/4	West Ham	-	162	at	2/3	-	4

In the case of Richmond and Hornsey, the returns are the average since the erection of the cottages. In other cases they are last year's figures.

In order to ascertain the extent to which profit will be made or loss incurred, it is important to analyse the expenditure side of the balance sheet of each housing scheme, so as to see which items involve actual outlay, and which are merely transfers or investments.

It is important to bear in mind that, owing to the regulations of the central Government and the Statutory conditions of municipal finance, many schemes of both the foregoing classes are unfairly debited with heavy charges in respect of certain things which are not, strictly speaking, out of pocket expenses, so far as the ratepayers are concerned. It has already been pointed out that the initial capital outlay does not come out of the rates, but that it is borrowed for a period of from 30 to 60 years, and interest is paid on it from the rent of the cottages. During the whole of this period it is necessary to insure the buildings and to keep them in repair, and this involves an annual outlay for maintenance. An additional charge has also to be met for management expenses. These three items, interest, maintenance, and management are the only actual out of pocket payments made from the municipal exchequer in respect of housing schemes. Where the receipts from the tenants balance these outgoings, it is obvious that there will be no actual burden on the ratepayers. There is, however, the charge in the shape of the local rates which, some housing reformers think should be regarded more in the light of a transfer from one municipal pocket to the other, because, in many instances, so far from depleting the councils' exchequer, they are so much extra income in aid of local expenses. On the other hand, some authorities insist upon the fact that the extra services rendered by the various municipal departments are an adequate set-off to the rates received, and that they are, therefore, a legitimate part of the balance sheet. If this last position be held, and there is a good deal to say for it, **only those schemes can be said to be self-supporting which meet the four charges of (1) interest; (2) repairs and maintenance; (3) management expenses; and (4) rates and taxes.**

The following table gives all the available returns of receipts and expenses in connection with sixteen municipal housing schemes, involving a capital outlay of about £1,300,000. They show a gross return of about 6½ per cent., and a profit of about 3½ per cent. It will be seen that in eight cases the profits have been more than sufficient, not only to pay interest on the capital outlay, but also to provide the whole of the sinking fund contributions. In nine cases the profits have been more than sufficient to pay interest on capital, but have only provided part of the sinking fund. In only three cases, Liverpool (blocks) and Manchester (blocks and tenements), have the profits been insufficient to pay all the interest on capital. When it is remembered that the workmen tenants of those dwellings contribute £21,157 a year to the rates and taxes, and over £10,000 a year to a sinking fund for the purpose of buying property for the community at large, it must readily be admitted that more reasonable financial arrangements ought

to be supported by Parliament so as to enable the rents to be reduced. If, after the manner of the war loans, a housing loan of £100,000,000 had been raised by the Government at $2\frac{3}{4}$ per cent. and applied on the same lines as these schemes, the nation could have made a profit sufficient to give old age pensions of 5s. per week to some 100,000 persons.

TABLE SHEWING THE RELATIVE RENTS, WORKING EXPENSES, AND PROFITS OF MUNICIPAL DWELLINGS.

MUNICIPAL DWELLINGS.	Rents received	WORKING EXPENSES.			PROFIT.		
		Repairs and Maintenance.	Management & Sundries.	Rates, Taxes, and Insurance.	Interest on Loan.	Contributions to Sinking Fund.	Surplus +, or deficiency -, on Sinking Fund.
	£	£	£	£	£	£	£
Block Dwellings (<i>mostly in connection with Parts I and II</i>).							
London - - -	52253	5667	2995	14185	20052	5829	+ 3525
*Liverpool - -	5182	921	604	867	(3003)	†(2144)	- 2417
*Manchester - -	4177	1370	355	1246	(2822)	(1254)	- 2870
Tenement Houses (<i>mostly in connection with Parts I & II</i>).							
Leicester - - -	443	68	18	95	242	(101)	- 81
*Liverpool - -	590	102	48	115	285	(115)	- 75
*Manchester - -	3325	1332	108	916	(1890)	(840)	- 1761
*Salford - - -	776	170	57	176	285	(268)	- 178
Cottages and Cottage Flats (<i>mostly in connection with Part III</i>).							
Barnes - - -	827	30	...	204	363	172	+ 58
*Birmingham -	1523	127	39	273	540	177	+ 367
Darwen - - -	805	5	9	133	363	273	+ 22
Folkestone - -	1040	150	...	238	566	(354)	- 268
*Hornsey - - -	3295	289	56	732	1428	697	+ 93
*Huddersfield -	1904	176	186	500	934	(260)	- 152
*Leigh - - -	452	...	...	92	222	(165)	- 27
*Liverpool - -	400	38	18	76	190	78	...
*Lindulno - -	297	9	5	63	131	(92)	- 13
*Manchester - -	1185	155	50	250	700	(305)	- 275
*Richmond - -	2416	165	61	470	1195	486	+ 39
Salford - - -	546	5	...	158	173	206	+ 4
*Stretford - -	402	5	5	94	162	90	+ 46
West Ham - -	933	44	14	274	497	(171)	- 67
TOTALS - - -	82771	10828	4628	21157	36103	14077	- 4020
Percentage of Receipts -	...	13.1	5.6	25.5	43.6	17.0	- 4.8

* In these cases the figures are the average for several years, but in other cases they represent the last available returns for one year—generally to March, 1902.

† Where figures are in brackets, the receipts from rents have only partly provided the sums in question.

RENTS.

As already stated, there is no restriction as to the rents which may be charged for municipal dwellings, so long as they are within reason, and it is therefore within the power of every local authority to fix rents which shall either cover all items on the debit side of the account, or only such as they may decide to be actual out of pocket expenses which ought to be met by the tenants of the dwellings. In practice, both methods have been adopted, but in many cases the restrictions imposed upon a local authority are so onerous, that the great difficulty seems to be, how to provide accommodation, at cost price, which shall be able to compete—in the eyes of the average working man—with what he considers similar accommodation offered by the private builder. The municipality must put more capital into the same sized house, and it must spend this extra amount on advantages which the average person is only just commencing to appreciate, such as better building materials, house and sanitary fittings, foundations, etc. The local authority carries out repairs, and these are rarely done by the private owner of small property, who, in most cases, leave them to the tenant. The present transition stage of competition with the private owner is a difficult one for the authority. The poorer classes want cheap houses, must have them; they understand what a saving of sixpence a week in the rent means, but they do not understand yet the advantages of concrete foundations, properly jointed drain pipes, or wash-down water-closets. They do not mind taking a few lodgers into an already well-filled house, because they understand the advantages of a few shillings a week, but they do not understand that each inhabitant of a sleeping-room should have at least 500 cubic feet of air space. In fact, with a few fortunate exceptions, public authorities have to offer, under the present law, a healthier article, at a price as high, as is at present paid, to those who are both very ignorant and very poor; and this added to a rigid enforcement of regulations necessarily attaching to property let by a sanitary authority. Such regulations are of the utmost educational value, but are not yet understood or appreciated by those who have for years lived under the free and easy, if deadly conditions of life in the slums.

Many social reformers advocate the allocation of a definite part of the income for rent, and suggest that one day's wages should pay one week's rent. As a matter of fact, the proportion in large towns is much nearer two days' wages for one week's rent, and in very few urban districts can the poor escape with the payment of less than one-fourth of their earnings for rent. As already stated, it is desirable that a good standard of home life should be insisted upon before anything else, and that rents should thus, to a certain extent, regulate wages rather than allow wages to determine rents to the detriment of health and comfort.

Although the Glasgow workman, in two rooms at 4/- per week, may seem to live at a cheaper rent than the English workman who pays 8/- per week for a six-roomed cottage, it is questionable whether the balance has not to be paid by the former with compound interest in the shape of higher death rates and physical deterioration. Certainly, there are many social evils at Glasgow which owe their abnormal development to

the generally low standard of housing accommodation. The Scotchman is physically, intellectually, and morally of such a robust and hardy nature, that he can battle against hostile environments better than most people; and it is a fair assumption that the high rates of death, disease, and intemperance prevalent in Glasgow would be much higher were the population of the city of a stock less fitted to fight against the evil influences of bad housing.

What is a Fair Rent?—In view of the proposals very strongly supported in some quarters for the establishment of a Fair Rent Court, it is well to point out there is such a wide difference of conditions in various parts of the country that no common standard can be definitely laid down. Rents are highest in London where they vary from 1s. 9d. per week for one room in the outer suburbs, and 3s. 6d. in the inner suburbs to an average of 6s. in the central districts. The rents paid by the great mass of London workmen however, vary between 5s. 6d and 11s. per week, the most common figures being between 6s. and 8s. per week. The main difference between a workman living outside London and one living nearer the centre consists in the quantity of accommodation rather than in the rent. In the former case he gets, as a rule, double the number of rooms for the same money, although, owing to the house famine in the suburbs, there is a tendency to create an artificial increase in the number of dwellings by halving the number of rooms, thus making the rent per house very little lower in the suburbs than in the centre. In reply to numerous enquiry forms sent to active and experienced housing reformers in certain typical towns and districts, the following interesting particulars were recently obtained for the purposes of this work. The figures given represent as nearly as could be ascertained from a mere general investigation the average cost of building, and the rent of houses occupied respectively by (1) The poorest classes; (2) Unskilled labourers; (3) Ordinary artisans and the better paid labourers; (4) The better paid artisans. It has already been stated that there is no such universal arbitrary relation between the wages and house accommodation of the workers as that implied by the foregoing classification, but there is a general correspondence as here indicated. The last two columns of the return give what the various correspondents considered was the average price of vacant land in and near the respective districts, and the column before these shews approximately the average cost per room of building the existing dwellings.

In every case the figures refer to the ordinary dwellings of the working classes already erected by private enterprise. In many instances, especially those dwellings described in the first two columns, the houses are old and more or less unsanitary or dilapidated. The prices given are *below* rather than above the mark. Unfortunately, it has been impossible to fix a uniform standard of classification, and it will be unsafe to draw conclusions other than those of a general nature from the various figures.

In the table the letters GR and R signify the annual rent paid for the land as leasehold. The price as freehold would be from 20 to 25 times this rent. In all other cases the figures stand for the freehold price per square yard.

	NUMBER OF ROOMS AND WEEKLY RENT.				Class of House most required.	Cost per room of building Existing Houses.	Cost of Land per sq. yd.	
	Poorest Class.	Unskilled Labourers.	Ordinary Artisans.	Better Paid Artisans.			In the Towns.	Outside the Towns.
<i>Rural Districts:</i>								
Norfolk ...	3 for 1/3	4 for 1/9	5 for 2/6 to 4/-	6 for 4/- to 8/-	2/- to 2/6	£20 to £30	1 1/4d.	3d.
Sussex ...	3 for 1/6 to 2/-	4 for 2/6 to 4/-	5 for 3/6 to 4/6	5 for 6/-	2/6 to 4/6	£20 to £40	5d.	1 1/4d.
Lincolnshire ...	2 for 2/-	3 for 2/6	4 for 2/9	5 for 3/6	2/9 to 4/-	£35 to £40	2/- to 7/6	4d.
Cornwall ...	3 for 2/-	4 for 2/6	5 for 3/6	6 for 4/6	..	£35	8d.	2d.
Somerset ...	3 for 2/6	4 for 3/-	5 for 4/6	5 for 4/6 to 6/6	5 for 4/-	£40	...	4d.
<i>Towns under 20,000 Population:</i>								
Blaina (Wales) ...	2 for 2/6	4 for 4/-	5 for 5/-	6 for 6/6	5 for 5/-	£25 to £35	GR 1 1/4d.	...
Blaydon (North'mber'ld) ...	1 for 2/3	2 for 4/3	3 for 5/3	4 for 7/6	2 & 3 for 3/- & 4/3	£65 to £75	5/-	1/6
Ramsbottom (Lancs.) ...	3 for 3/-	4 for 4/-	5 for 4/6	5 for 5/6	4 for 4/-	£38 to £45	GR 6d.	GR 1d. and 1 1/4d.
<i>Population under 30,000:</i>								
Radcliffe (Lancs.) ...	2 for 2/9	4 for 4/3	4 for 5/-	5 for 6/-	4 for 5/-	£37	GR 4d.	...
Heywood (Lancs.) ...	2 for 2/6	2 and 3 for 4/6	6 for 5/6 to 6/-	6 for 7/6 to 10/-	3 for 4/6	£40 to £50	GR 4d. to 6d.	GR 1/2d.
Gosport and Alverstoke (Hants.) ...	3 for 2/6 to 3/-	4 for 4/- to 5/-	5 for 5/- to 6/-	6 for 7/-	6 for 7/-	£32 to £46	8/-	5/-
Colne (Lancs.) ...	2 for 3/-	4 for 3/9	5 for 4/6	...	3/9 to 5/-	...	2/6 to 8/-	2d. to 3d.
Farnworth (Lancs.) ...	4 for 3/- to 3/9	4 for 4/-	5 for 4/6 to 5/-	6 for 5/- to 6/6	4 for 4/9	£30 to £40	GR 2d. to 3d.	...
Gillingham (Kent) ...	3 for 4/-	4 for 4/6	5 for 5/-	10/-	5/6 to 6/-	£40	8/-	1 1/4d. to 2d.
Old Brompton (Kent) ...	2 for 2/6	2 for 3/-	3 for 3/6	5 for 5/6	4 & 5 for 4/- & 5/-	...	...	...
<i>Population under 50,000:</i>								
Maidstone (Kent) ...	2 for 3/- to 3/6	4 for 4/- to 5/6	5 for 5/9 to 6/-	5 for 7/- to 7/6	5 for 5/6	£35 to £45	3/6	1/8
Eccles (Lancs.) ...	3 for 3/-	4 for 4/6	4 for 5/6	6 for 6/-	5 for 5/6	...	GR 1/-	GR 3d.
Scarborough (Yorks.) ...	3 for 2/6	4 for 4/-	5 for 5/6	6 for 7/-	5 for 5/-	...	5/-	...
Burslem (Staffs.) ...	2 for 2/9	3 for 3/6	3 for 4/6	4 for 5/6	3 for 3/6	£50	4/6 to 6/-	1/6
Ashton-under-Lyne ...	2 for 2/6	4 for 3/9	4 for 4/6	5 for 5/6 to 6/6	3 for 3/- & 6 for 7/6	...	GR 3 1/2d. to 4 1/2d.	R 1/2d. to 1/4d.
Gloucester ...	3 for 3/6	4 for 4/6	4 for 5/6	5 for 6/6	6 for 7/6	£35 to £45	4/6	...

	NUMBER OF ROOMS AND WEEKLY RENT.				Class of House most required.	Cost per room of Building Existing Houses.	Cost of Land per sq. yd.	
	Poorest Class.	Unskilled Labourers.	Ordinary Artisans.	Better Paid Artisans.			In the Towns.	Outside the Towns.
<i>Population under 60,000.</i>								
Smethwick ...	3 for 3/6	3 for 4/6	4 for 5/6	5 for 6/6 to 8/-	5/- to 6/-	£35	6/- to 20/-	...
Stockton-on-Tees ...	2 for 4/-	3 for 4/- to 5/-	5 for 5/- to 6/-	6 for 6/- to 7/-	4 for 6/-	£30 to £40	2/6 to 5/-	6d. to 1/-
Barrow-in-Furness ...	3 for 5/-	4 for 5/6	5 for 6/-	6 for 8/-	4 for 6/-	£35 to £50	6/- to 20/-	2 1/2d. to 2/6
Bath ...	2 for 3/-	3 for 4/-	4 for 5/-	6 for 6/6	4 for 4/-	£35 to £40	2c/- to 25/-	2d. to 4d.
<i>Population under 80,000.</i>								
West Bromwich ...	2 for 3/-	3 for 4/6	4 for 5/6	5 for 7/6	5/- to 5/6	£40 to £60	2/- to 5/-	5d. to 1/8
Ipswich ...	2 for 2/3	3 for 3/6	5 for 5/6	6 for 7/6	5 for 5/6	£30 to £50	3/6 to 4/-	1/4d. to 3/4d.
Newport (Mon) ...	3 for 4/-	4 for 6/-	6 for 7/6	8 for 10/-	6/6 to 7/6	£30 to £45	...	6d.
Reading ...	4 for 4/6	4 for 5/6	6 for 7/6	6 for 9/-	6 for 6/-	...	6/-	...
York ...	2 for 2/6	4 for 4/6	5 for 6/-	6 for 7/6	3 for 3/6	£40 to £60	...	4d.
<i>Population under 100,000.</i>								
Stockport ...	2 for 2/-	4 for 2/6 to 3/6	5 for 4/6 to 5/6	6 for 5/6 to 7/6	5 for 6/6	£25 to £40	GR 1d. to 3d	GR 1/10d.
Middlesbrough ...	2 for 3/6	3 for 4/6	4 for 6/-	6 for 7/6	4/- to 7/6	£40	4/- to 8/-	5d.
Wolverhampton ...	2 for 2/9	3 for 3/9	4 for 5/6	5 for 6/6 to 7/6	4 for 4/-	£40	3/9	...
<i>Population under 200,000.</i>								
Gateshead ...	1 for 2/-	2 for 3/6	3 for 5/6	4 for 6/- to 8/-	3 for 3/6	£70 to £100	12/6 to 20/-	...
Burnley ...	2 for 2/9	3 for 3/6	4 for 4/6	5 for 5/6	3/6 to 5/6	£36	GR 2 1/2d. to 3 1/2d.	GR 3/4d. to 1 1/2d.
Sunderland ...	1 for 1/9	2 for 2/6	3 for 4/6	5 for 7/6	5/- to 6/6	£40 to £50	5/-	...
Plymouth & Devonport ...	2 for 3/-	2 for 3/6	3 for 5/-	6 for 10/-	4 for 5/-	£75 to £80	5/- to 10/-	4d. to 6d.
Hull ...	2 for 2/6	3 for 3/-	4 for 3/6	5 for 6/-	5 for 5/-	£30 to £50	7/6 to 21/-	3/6
Bradford ...	1 for 2/3	2 for 4/-	3 for 5/6	4 for 6/6	5 for 5/6 to 6/6	£50 to £60	3/6	6d.
Leeds ...	2 for 2/8	4 for 4/-	5 for 5/6	5 for 6/6	...	£25 to £45	5/- to £5	3/-
Manchester ...	3 for 4/-	4 for 5/-	5 for 6/-	6 for 7/6	5/- to 6/-	£40	GR 3d. to 9d.	1d. to 6d.
Liverpool ...	2 for 3/6	4 for 5/6	5 for 7/-	6 for 8/-	...	£30 to £40	21/-	2/- to 14/-
<i>London—</i>								
Central ...	1 for 4/6	1 for 6/6	2 for 8/-	3 for 12/-	2 for 6/-	...	50/- to 100/-	* In work-
Middle Zone... ..	1 for 3/6	2 for 6/6	3 for 8/-	4 for 12/-	3 for 6/6	...	10/- to 50/-	ing class
Outer Zone ...	1 for 2/6	3 for 6/-	4 for 8/-	6 for 12/-	4 for 6/6	£40 to £60	5/- to 20/-	districts)

NUMBER OF ROOMS AND WEEKLY RENT.				Class of House most required.	Cost per room of Building Existing Houses.	Cost of Land per sq. yd.	
Poorest Class.	Unskilled Labourers.	Ordinary Artisans.	Better Paid Artisans.			In the Towns.	Outside the Towns.
<i>Scotland—</i>							
Glasgow ...	2 for 2/9	2 for 3/6 to 4/9	3 for 4/- to 5/6	2 for 3/6	£70 to £85	10/- to £6	10d.
Govan ...	1 for 2/-	2 for 4/-	3 for 6/-	2 for 3/6 to 4/6	£70 to £85	10/- to 16/-	5/- to 7/-
Clydebank ...	1 for 3/-	3 for 6/6	3 and 4 for 10/-	2 for 4/6	£70 to £85	4/- to 10/-	2/6 to 3/6
Edinburgh ...	1 for 1/6 to 2/6	2 for 4/-	3 for 6/- to 8/-	2 for 2/6 to 4/-	£80	...	...
Dundee ...	1 for 2/3	2 for 3/9	3 for 5/-	2 for 3/6 to 4/-	£50	GR 2d.-33d.	2d. to 3d.
Dunfermline ...	1 for 1/3	1 for 2/-	3 for 4/-	3/3 to 4/-	£80	GR 3d. to 2d.	Rent £2 acre
<i>Ireland—</i>							
Belfast ...	3 for 2/- to 3/-	4 for 3/6 to 5/-	6 for 5/- to 6/6	...	£20 to £30	3d.	3d.

It is difficult to say in what proportions the various dwellings exist, as much depends upon local habits and housing standards; but, broadly speaking, the third and fourth classes constitute the bulk of the supply. Since 1891 there has been a steady decrease in one-room dwellings, and a convergence from both directions towards the three-room dwellings; but the following figures, taken by Dr. J. F. Sykes, from the census returns of that year, are near enough to give a general idea of the distribution of accommodation.

Dwellings of	England and Wales.	Rural Districts.	Urban Districts.	*St. Luke's (London).	*Lewisham (London).	Glasgow.
One room ...	2·2	0·44	2·89	21·8	5·2	18
Two rooms ...	8·3	5·65	9·38	29·9	6·7	47·5
Three rooms ...	11·1	10·06	11·54	19·1	9·1	19·7
Four rooms ...	23·5	26·26	22·42	9·3	11·0	7·2
Five rooms or more ...	54·9	57·59	53·77	19·9	68·0	7·6

*St. Luke's is one of the most crowded industrial quarters of Central London, and Lewisham is one of the least crowded districts of residential suburban London.

In the small provincial borough of Maidstone the number of dwellings was 837, at 3/- or 3/6 per week; 1,608 at 4/- to 5/6 per week; 2,320 at 5/3 to 6/- per week; and 442 at 7/- to 7/6 per week.

In the case of about 3,600 dwellings in 1,000 houses in the poorest part of the Royal Metropolitan Borough of Kensington, the proportions were 1,796 (50 per cent.) one-room dwellings at 3/- to 4/6; 1,074 (30 per cent.) two-room dwellings at 4/6 to 8/-; 388 three-room dwellings (10 per cent.) at 5/6 to 9/6; and 305 of four or more rooms at 7/6 to 11/- per week.

Four years ago Mr. F. Lawrence, of Mansfield House University Settlement, ascertained the following accommodation and rents to rule for trade unionists in the respective large provincial towns:—Bristol, 6s. 6d. for five rooms and scullery; Hereford, 5s. 6d. for four rooms and scullery; Birmingham, 5s. to 6s. for five rooms and scullery; Derby, 4s. 6d. to 6s. for six rooms; Sheffield, 4s. 5d. to 6s. for four rooms; Leeds, 4s. 6d. to 5s. 6d. for three rooms, scullery, and cellar; Bradford, 4s. to 7s., with an average of 5s. for three rooms and scullery; Rochdale, 4s. 6d. to 5s. 6d. for four rooms; and Manchester and Salford, 5s. 6d. to 7s. for four rooms and scullery.

In suburban districts outside London the present tendency is for two families to occupy an ordinary six-roomed house and to pay from 6s. to 8s., or an average of about 7s. 6d. for three rooms

What should be the Standard Rent for Municipal Dwellings.

But, supposing the looked-for improvement in the power of authorities, and the other advantages referred to above, were realized. With lengthened loan periods, lowered interest, simpler sanitation and rural sites, with correspondingly low rates, the expenditure will drop to a minimum, so that the rents charged may be lowered below those charged for the same accommodation by the private speculator. Even then the difficulty will be to so fix the rents that *all* the working classes can pay them; indeed it must be acknowledged from the outset that the subsistence wage of the poor unskilled worker is not sufficient to allow him to pay the mere interest on the bricks and mortar that must form his dwelling. Under present circumstances it is almost impossible to house the very poor in really healthy homes so as to make a commercial profit. The raising of the standard of building and the enforcement of structural sanitation by Model Bye-Laws, have, while making the houses more habitable, added considerably to overcrowding, and every act of the sanitary reformer will make this problem of housing the very poor more acute. The lowest classes cannot afford to pay any interest at all or any sinking fund, and the community may find it more profitable to house these people at a merely nominal sum than to allow the present wasteful system to continue—a system that destroys health and life, and also demands that worst form of all help, viz., poor relief.

To sum up, it may be said that the following inclusive weekly rents per room in cottage dwellings would be about as fair and reasonable as could be expected:—

Rent per room per week.		Rent per room per week.	
Rural villages	- 6d.	Large towns	- 1/3
Small urban districts	- 9d.	London suburbs	- 1/6
Large urban districts	- 1/-		

The efforts of housing reformers should be directed towards securing such reforms as will facilitate the erection of a large number of these dwellings in villages and small towns, and on the outskirts of large towns and cities.

CHAPTER XIV.

CO-OPERATION, SMALL HOLDINGS, AND GARDEN CITIES.

The great Industrial Co-operative Societies, that have done so much in providing pure and wholesome food for the masses of the people at reasonable prices, are now giving special attention to the equally important question of securing pure air and wholesome dwellings for the working classes.

Their recent efforts in this direction have been very much strengthened and stimulated by the active and beneficent influence of the Women's Co-operative Guild, whose numerous branches have never failed to press this question of better housing to the front wherever opportunity has offered. For two years (1899-1900) the Central Educational Committee of the Co-operative Union directed their main energies to spreading the light on the question by means of numerous lectures, public meetings, pamphlets, and joint conferences with other bodies from one end of England to the other, and no small share of the present revival in housing reform must be attributed to their exertions.

CO-OPERATIVE ACTION IN REGARD TO HOUSE BUILDING.

They had been very active in previous years, and from a return recently published it appears that 224 Co-operative Societies have invested over £5,000,000 in the provision of 25,000 houses. About one-sixth of these are owned, managed, and let by the societies as landlords; the remaining four-fifths are sold, or being sold, to members.

The following summary shews that the cost of building each house has been from £160 to £340, and has averaged £220.

SECTIONS OF THE CO-OPERATIVE UNION.	Societies.	Houses Built and Owned by Society as Landlord.			Houses Built by Society and Sold to Members.				Money Lent by Society to Members to build Houses for themselves.		
		No. of Houses.	Average Cost.	Total Amount.	No. of Houses Sold.	Average Cost.	Total Value.	Amount paid on Account of Houses.	Total Amount.	Amount Repaid.	N ^{o.} of Houses on which Money has been Advanced.
Midland ..	31	382	252	79480	197	208	49715	31653	328374	173215	1661
Northern ..	50	694	240	176943	879	255	207493	83219	402232	148693	1926
North-Western ..	91	2712	218	573378	2507	190	546797	388011	2331296	1469532	10887
Scottish ..	23	373	180	126868	64	340	11518	8443	11259	5323	52
Southern ..	20	69	203	16712	37	242	7500	5141	184955	90601	912
South-Western ..	6	9	240	2166	..	240	..	..	118459	58481	437
Western ..	3	8	200	1850	25	232	4800	3900	25731	13403	207
TOTAL ..	224	4247		917397	3709		827823	520367	3402306	1959248	16082

Total Number of Houses, 24,038. Total Amount of Co-operative Capital invested, £5,197,526.
Total Amount paid on account of houses by members, £2,479,615. Amount remaining due to Societies on mortgage, £1,805,505.

How to prepare a Co-operative Housing Scheme.—In the case of hire purchase of an existing house, the procedure has been for the society, after inspection, to provide the money, and order the deed to be made out direct from the vendor to the purchasing member, so as to save the cost of a double conveyance. The member can then mortgage the property to the society by a deed, making him the actual owner of the equity of redemption so long as he keeps up his payments. In the case of house purchase, the societies advance from 75 to 90 per cent. of the purchase money at the rate of from $3\frac{1}{2}$ to 5 per cent. (mostly 4 per cent.), with repayments at the rate of 1d. per £ per month, and interest 1d. per £1 per month for the first year, and a reduction of 1-20th penny per £1 per month in each succeeding year, until at the end of 20 years the whole sum borrowed has thus been repaid. Rates and taxes are paid by the tenant-purchaser, who undertakes all repairs and painting. Income tax if demanded from the tenant is paid, and a receipt, taken in his own name, is handed to the society as an equivalent for cash. The society, not being the owner of the house, is not liable to pay income or property tax, so it claims the amount from the Special Commissioners, by means of a form of claim obtainable from the local surveyor of taxes, together with the voucher and a statement signed by the officers, that the society does not limit the number of its shares either by its rules or practice. The money is then usually refunded, and in subsequent years the house is often scheduled as exempt. Skeleton mortgage deeds for freehold property are supplied by the Co-operative Union. In some cases members are admitted to ownership on the tenant-purchase system, whereby no deposit is demanded by the society, which waits until the member has a property of a few pounds in the house, and then executes the deed of conveyance. Unlike a building society, a co-operative society has not to pay the salaries of a large staff, and its shares cannot be speculated in so as to be put up to a premium.

The building of houses to order for members has generally been found an expensive method, owing to alterations in the details of the plans and specifications being so often asked for. The better plan is to adhere strictly to certain definite types of building and to accept no application until houses are built and ready for occupation.

The terms of repayment have varied from 2s. to 3s. 6d. per week per £100, so that the average purchase rent paid by the members has been from 4s. to 8s. per week, and in the great majority of cases has worked out at about 6s. 6d. per week.

The Co-operative Wholesale Society lends money to the local societies for housing purposes at $3\frac{1}{2}$ per cent. There is a strong tendency to retain the ownership of houses in the hands of the societies as landowners, or, at least, as ground landlords; but, where the trade of a town or district fluctuates, there is not only a small demand upon a society for houses on the hire purchase system, but a disinclination also on its part to build and let to members as a landlord, owing to risk of loss from houses remaining untenanted.

The great amount of capital required has also prevented large building schemes being carried out for ownership by the societies, and

up to the present no society has availed itself of the provisions of Section 67 of the Housing Act of 1890, which would enable them to borrow half their capital outlay at about $3\frac{1}{2}$ per cent. from the Public Works Loan Commissioners. If, at the same time, they acted as intermediary agencies somewhat on the lines of the Corbett Estates and the Small Dwellings Acquisition Company already described, they could more than quadruple their effective activity.

It is a noteworthy fact that, with all their activity in promoting co-operative housing enterprise, the members of the various societies, as a rule, are strong advocates of municipal housing schemes under Part III. They are convinced that there is ample room for both municipal and co-operative enterprise, and they are not afraid of competition because in many respects they work under similar conditions. They have a plethora of capital within the movement, much of which is invested at $2\frac{1}{2}$ per cent., and if they wished they could profitably apply this for housing purposes, while they are not harassed by many of the absurd financial restrictions and building regulations which hinder municipal enterprise. They can buy materials in great quantities, and carry out the work on a large scale so as to reap all the advantages which large producers secure, and except that they have no compulsory powers of land purchase and no facilities for providing cheap transit, can be in a better position than any municipality which expects to carry out a commercial scheme under present conditions.

The Housing Scheme of the Woolwich Co-operative Society.—One of the most recent experiments of co-operative societies is that now being carried out by the Royal Arsenal Co-operative Society of Woolwich, which is engaged in building 3,500 houses on 150 acres of freehold land which the committee had the foresight to secure in 1886 and 1898. Bostall Farm, Plumstead, containing 52 acres, was bought in 1886 at £120 per acre and utilised for various purposes so as to earn 5 per cent. on the capital invested—a course of procedure which many municipalities might well imitate at the present juncture. In the meantime, the normal increase of land values was going on to such an extent that in 1898, when the society decided to buy the adjoining farm of $122\frac{1}{2}$ acres the cost was £318 per acre, so that assuming the first land had brought no return at all in the shape of rent, the mere increase in capital value year by year was sufficient to represent a gain of at least 15 per cent. per annum. The scheme of this society is interesting, therefore, as bearing on the suggestion that local authorities should acquire and hold or lease land under the Housing of the Working Classes Act, 1900.

The estate, which cost £40,100, is near Abbey Wood Station and Bostall Heath, and the north-east portion, of about 100 acres, has been laid out as approved by the London County Council, with one main thoroughfare 50 feet wide, which runs diagonally across and has eight streets parallel to each other turning out of it. The total cost of the land, roads, sewers, etc., was £56,980. With 20 houses to the acre, each house will require a plot of about 200 square yards, allowing for roads and paths. The society is doing all the building by means of direct labour in the employment of its own Works Department, in

which £6,500 has been invested for buildings, machinery, and plant. Trade Union hours of labour and conditions of work are observed, but all ranks of labour receive not less than $\frac{1}{2}$ d. per hour above the minimum trade union wage, in lieu of profit-sharing. An active minority wished to secure that houses should in no case be sold, but let at weekly tenancies and at the lowest rents that would cover the cost with a margin sufficient for safety. It was, however, finally decided—

- 1.—That in no case should the freehold be parted with, because this had led in other places to property falling into the hands of landlords, large or small, who used it merely as the means of squeezing an undue amount of rent out of their tenants, or applied it for the purpose of piling up shops, offices and factories upon cottage sites, or allowed the dwellings to degenerate into slums.
- 2.—That the houses should be sold subject to a lease for 90-99 years; if possible, only to the members who desired to live in them.
- 3.—That the society should advance 90 per cent. of the purchase money for thirty years if required, the repayment to be made by equal quarterly instalments, with interest on the basis of 5 per cent.
- 4.—That the purchase money should include all legal costs, so that a member buying a house should know exactly what the cost would be, and so that all outlay could be spread over a long period with easy payments.

To carry out these ideas, it was agreed that a fair minimum repayment should be 11/- per month for 30 years in respect of every £110 borrowed, so that a £300 house could be bought by a rent of $\frac{8}{3}$ per week. In order to meet the needs of those who could pay no deposit, it was arranged to let them their houses upon a tenancy agreement, with the option of purchase, charging rent at the rate of $\frac{3}{2}$ per week for every £100 of purchase money, plus an amount to cover all rates, taxes, and other outgoings. The rent so paid is credited to the tenant, and after debiting the account, with interest at 5 per cent. and the other outgoings, the balance is carried to the reduction of principal, so that in three years it is reduced 10 per cent., and a mortgage is executed with repayments on the lower scale mentioned. The society itself insures all houses against fire, and charges the customary premiums—a very wise step in view of the experience of the Artisans' Dwellings Company, which demonstrates the comparative immunity of estates of small houses from expensive fires. In order to prevent ownership drifting into undesirable hands, there are several conditions facilitating re-purchase by the society when the tenants wish to sell.

The first brick was laid on May 28th, 1900, and the sales of houses commenced in December, 1900. Up to July, 1902, the society had leased 153 houses of the total value of £42,470, of which sum £27,125 was advanced by the society. Fifty-four houses, of the value of £16,415, have been let on rent-purchase tenancy agreements; and fifty-two houses, of the value of £18,865, were let upon weekly tenancy, producing rack rents amounting to £1,658 16s. per annum.

The general desire has been for a small self-contained house, with 15 feet frontage, containing four or five rooms and a scullery, and costing from £205 to £270. The earlier houses, constructed for two families, did not sell so readily, and many are occupied by weekly tenants. Twelve types of houses have been erected on plots varying from 80 to 120 feet in depth. The elevation varies considerably. The following table gives particulars of the estate up to November, 1902 :—

BOSTALL ESTATE, PLUMSTEAD.

No. of Houses erected and in course of erection.	Frontage.	Purchase Price.	Ground Rent.	Number of Rooms.	Rent per week to Tenants.
27	17 feet	£ 380	£ s. d. 4 10 0	7 rooms, bath room, & scullery	13/6
18	17ft. 8in.	395	4 15 0	7 " " "	13/6
10	16 feet	340	4 8 0	7 " and scullery - "	13/-
63	16 "	330	4 0 0	7 " " -	13/-
10	16 "	295 & 305	4 0 0	5 " " -	11/6 & 12/-
8	20 "	295 & 305	5 0 0	6 " bath room, & scullery	11/6 & 12/-
11	20 "	275 & 285	5 0 0	5 " " " -	none let
19	16 "	270 & 280	4 0 0	5 " and scullery -	"
8	20 "	280	5 3 0	5 " bath room, conservatory, and scullery -	"
94	15 "	255 & 265	3 7 6	5 rooms and scullery -	"
36	18 "	230	4 4 0	5 " bath room (unfitted), and scullery -	"
82	15 "	205	3 7 6	4 rooms and scullery -	"
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The figures in the last column give the rack rent of houses let to weekly tenants. The weekly rent purchase payments may be arrived at by multiplying the figures in the third column by $\frac{2}{1}$ to $\frac{3}{2}$, and dividing the result by 100. The ordinary rents of the district amount to as much as 14/- per week for a five-roomed cottage. The ground rents already amount to £1,500 per annum, which is sufficient to provide $2\frac{3}{4}$ per cent. on the entire capital outlay for site, although only one-eighth of the site has been utilised.

An Interesting Co-operative Housing Experiment.—The Ealing Tenants Limited.—The Ealing Tenants Limited deserves special notice because of the novel character of methods. The Society is registered under the Industrial and Provident Societies Act, and is really an association of tenants. A group of workpeople in Leicester have registered a similar society, under the name of the Anchor Tenants Limited.

Many workmen, particularly in a large city like London, find it extremely risky, as well as expensive, to try and buy the house they live in on the usual individualistic plan. To deal with the expense first. One plot of land will cost more in proportion than fifty or a hundred plots. The legal expenses, the survey fees, and the building of the house costs more in proportion. The interest to be paid, and the legal charges in connection with the borrowing of the margin which a workman usually requires to enable him to build, are also proportionately heavy. This is true, not necessarily because the people he is dealing with are scoundrels, although occasionally they are that, but because everything is done on a retail basis, and there are retail working expenses. By association the tenant owner can get everything done on wholesale terms, effecting a saving of probably twenty per cent. The Society

buys its land wholesale with the shares subscribed by intending tenants; builds its houses wholesale with the money borrowed at a fair rate of interest, as loan stock or upon the security of freehold land plus good tenants, whose shares are a good security for the regular payment of rent. The Society has a lien upon any tenant's shares if he fails to pay the rent regularly. After interest has been paid on the borrowed money, the surplus goes to the tenant-shareholder, not in cash, but as shares. The cost of internal repairs may be taken out of each tenant's share of profits. This gives each tenant a stimulus to keep down the cost of repairs. If a tenant-member is compelled to leave the neighbourhood, he merely takes his share-book with him or arranges for a transfer at par. The co-partners he leaves behind share with him the risk of finding another tenant.

The shares are £10 each, and a tenant-member must, sooner or later, pay up five shares or £50. This is equivalent to the cost of the plot of land on which his house stands, and is independent of any shares accumulated out of the profits. To conclude, the plan secures:—

- (1) The minimum of speculation and risk in letting.
- (2) Security to capital
- (3) Economy in buying, building, and borrowing.
- (4) Individual responsibility without anxiety.
- (5) The sharing of surplus value equitably

The Society has bought land for fifty-four houses at Woodfield Road, Eaton Rise, Ealing, and these are being built as rapidly as possible. Fifteen have been completed and the tenants are in (December, 1902); seven more are nearly completed. It is intended to get a larger estate when the fifty-four are completed. Over £3,000 capital has been paid up.

SMALL HOLDINGS AND THE RURAL EXODUS.

The extent and evils of the movement of the population from healthy country districts into crowded towns have for some years convinced all thoughtful persons that no lasting remedy can be devised for bad housing while this depopulation of rural districts continues. In 1861 the urban population of England and Wales was only 12,696,521 as against a rural population of 7,369,704, but in 1891 the urban population had increased to 20,802,770, while the rural population was only 8,198,248, in spite of the lower death-rate and higher birth-rate of country districts, thus showing that the flow of population from the country to the towns is going on at the rate of about 150,000 per annum. During the twenty years 1871-1891 there was a decrease of just 500,000 in the number of wage-earners in agriculture in Great Britain. This movement has been caused by deep-rooted and far-extending influences, such as the depression of agriculture, the counter attractions of city pleasures and occupations, the lack of an educational system calculated to excite a real interest in rural pursuits, and the cumbrous system of land tenure and land purchase existing in this country. To reverse this tendency and produce a return current of population—"back to the land"—is one of the most urgent needs of the times.

The Example of Denmark.—In this respect an imitation of the good example set by Denmark would be most beneficial. That country during the past fifty years has actually been able to induce a decided current of population from the towns into the country, and notwithstanding foreign competition and loss of territory her inhabitants are now more wealthy and numerous than formerly. Co-operation and Education, united to a system of small holdings, are the forces which have been applied to secure that improvement of agriculture which has brought about this happy result. About five-sixths of her territory is possessed by small freeholders and peasants. These have formed co-operative societies for the collection, sale, and export of their produce, and with immense advantage. Numerous cattle-breeding societies, co-operative steam dairies, bakeries, factories, and mills have been set up all over Denmark. About 100 "People's High Schools" have been established by the aid of moderate subsidies from Government, where young men and women of the peasantry and working classes, up to the ages of 18 and even 25, may obtain board and instruction, with extras, for several months at a time, especially in winter, and at the low cost of about 10/- per week. In addition to complete instruction on matters of rural life and occupation, the element of social union for mutual help and amusement has been strongly encouraged both by the high schools and the Students' Union. Numerous clubs for music, shooting, cycling, and gymnastics have been formed so as to rouse the rural population to a lively cheerful existence. The erection of public halls in the villages, taken in conjunction with this development of co-operative and educational life, has further helped to make country life universally attractive. If some of the £150,000,000 now expended by Great Britain each year for foreign produce were devoted to encouraging the development of small holdings, co-operation and rural education, much of this enormous sum might be profitably retained in our own country.

Small Holdings in England and Wales.—Although allotments and small holdings alone are insufficient, as a rule, to wholly maintain the rural worker, they are invaluable as an aid to the income of the industrious labourer; and, where provided in conjunction with a cottage or small homestead, have in several instances in England brought about an absolute increase in village population, although not to the extent they would do if accompanied by such organised encouragements for rural education, co-operation, social interest, and agricultural profits as exist in Denmark.

A beginning must be made, however, and it is interesting to notice the success which has attended the efforts of Alderman Winfrey and others, assisted by Earl Carrington, in the direction of procuring land for the labourers in South Lincolnshire and Norfolk. After establishing 56 tenants on 136 acres of land at Spalding Common, by means of the Small Holdings Act (1892), it was found that the County Council would not support the necessary extension by municipal enterprise, and a "Small Holdings Syndicate" was formed in 1895 to lease a farm of 250 acres, upwards of a mile in length, and known as Willow Tree Farm, from Earl Carrington. It was divided among 100 tenants, with plots

varying from 2 to 7 or more acres. All expenses of management, rates, taxes, repairs, and development are paid by the syndicate, and recovered *pro rata* from the tenants at the half-yearly rent audits. The rent is the average rent paid by the farmers in the district, and the tenants are chiefly agricultural labourers, who work during the greater part of the year for neighbouring farmers, but all must belong to the Allotments Club. At the last rent audit it was stated that only £4 had been lost out of £2,800 rent receivable. On the 165 acres under arable cultivation, 63 tenants received a clear £485 in actual cash for their own work, or an average of £8 each—a very useful addition to a labourer's income, not to speak of the better quality of his vegetables and meat. Additional farms have since been added, and there are now no less than 650 acres, in a ring fence, let to upwards of 200 tenants.

The Norfolk Small Holdings Association have leased land in three parishes, as follows:—Swaffham, 133 acres; Walton and Carbrooke, 109 acres; Whissonsett, 97 acres. The cost of the land varied from £20 to £25 per acre, and it is let at rental to pay 4 per cent. net on the purchase money. Tenants were in all cases forthcoming in greater numbers than could be supplied.

Mr. F. B. Gale, a schoolmaster in a Norfolk village, in reply to a request for information on rural housing, says:—

We have the housing problem as acutely with us as with you—only in the country it is to a certain extent solving itself by all the adult members of the family leaving the parental nest and seeking work in the towns. I am perfectly aware that the want of **decent cottages with some land attached** is the reason why so many leave the villages, and perhaps why a large number keep away who might return when the glamour of town life had palled. What we require in the country is a number of little homesteads, ranging in acreage from 3 to 50 acres. The 50 acres could be acquired for about £500 to £750, and a house with other buildings could be put up for £500. I am very certain that a number of capable young men, if helped by means of agricultural banks, could get a living on such holdings, and pay £50 a year, which means 4 per cent. on the capital outlay. A permanent settlement of these, and many of their descendants on the land, might be much facilitated by loans at a low rate of interest.

Sir Robert Edgcumbe has met with similar success on the Rew Farm of 343 acres, near Dorchester, which was bought for £5,050, and after constructing roads, wells, etc., cost about £18 per acre. It was sold on the rent purchase system, on a period of from five to ten years, to some 27 small purchasers in quantities varying from 2 to 30 acres, at prices of from £7 to £20 per acre. Nearly all the money has been paid. When the farm was bought, in 1888, the farmer dwelt upon it with three labourers and their families, and the total population was 21. Since then, 14 cottages have been erected by various purchasers, and the population on the farm is now about 80, and likely to be increased, as further houses are to be built. The parish has also benefited by a rise in the rateable value of the farm from £215 to £346.

Major Poore has developed a farm at Winterslow, in Wiltshire, into small holdings, by forming a representative village committee of the labourers, who agreed to assist in the development of 112 acres into small holdings of from $\frac{1}{4}$ to 16 acres at £15 per acre. The men have erected homesteads, and otherwise improved the land, so that, whereas

This plan is Mr. Howard's suggested arrangement of a Garden City. It shows the actual residential area *within* the circle, and the extensive open lands *without*. The principal features are:—The six magnificent boulevards separating the six wards of the central garden of over five acres, surrounded by the larger public buildings, and the Central Park of 145 acres; the Crystal Palace or wide glass corridor for a shopping arcade and winter garden; the 5,500 building lots, averaging 20 by 130 feet, facing the boulevards and the five circular avenues; the outer ring containing factories, warehouses, markets, coal yards, and timber yards, all fronting on the circular railway (with sidings) which encompasses the town; and, finally, the outer or agricultural portion of the estate. It is, of course, understood that these are only Mr. Howard's tentative suggestions.

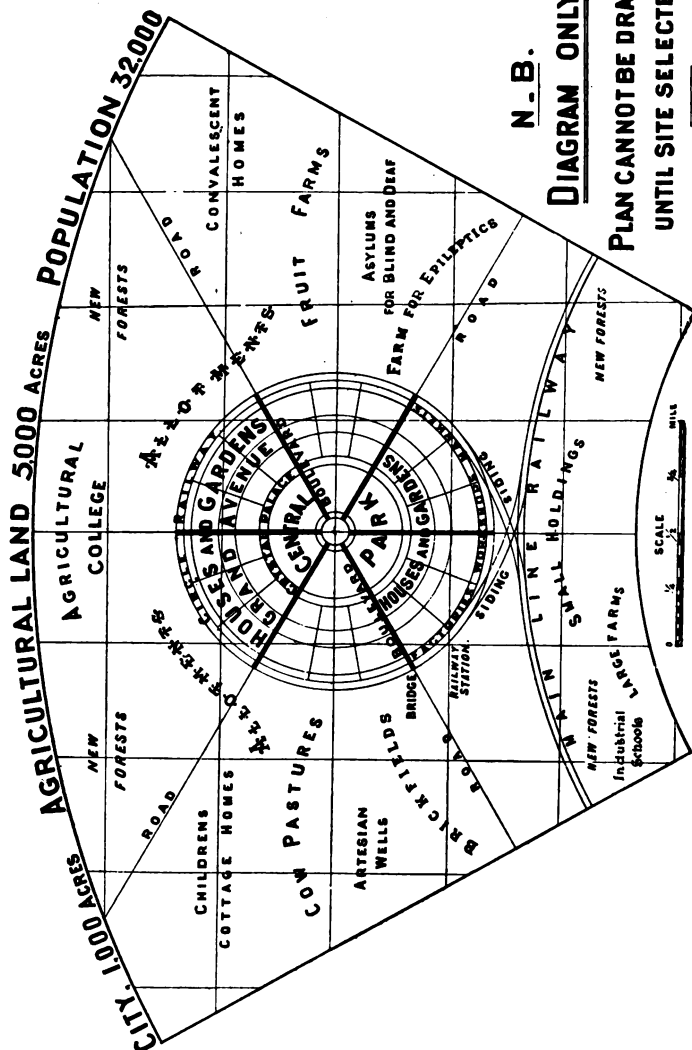
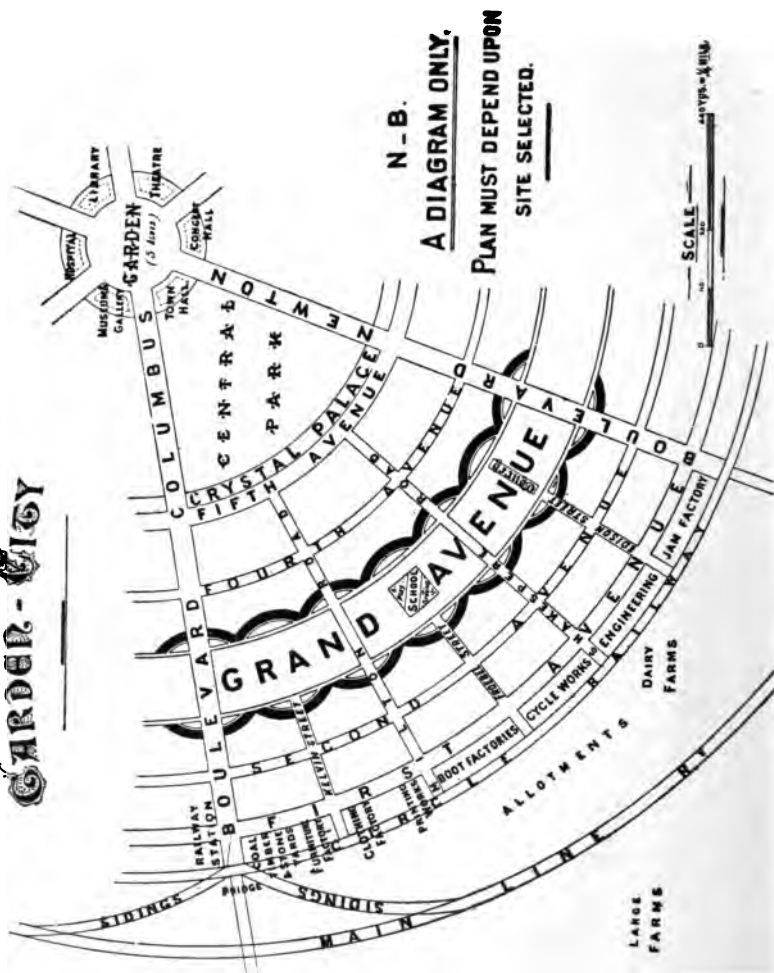


DIAGRAM ONLY:

**PLAN CANNOT BE DRAWN
UNTIL SITE SELECTED**

Nº 3.



Further information may be obtained on application to Mr. Thos. Adams, Secretary, Garden City Association, 77, Chancery Lane, W.C.

under the old regime three labourers were employed on the 195 acres, there are now fifty men interested in the same land. A landholders' court has been formed to manage a large surplus, which has been formed from the profitable development of the estate, and all are shareholders, thus binding the men together by some common interest and united effort for mutual trade purposes, while leaving them a direct and sole interest in the land they hold. Over 30 cottages have been built by the labourers; Major Poore's liability has been paid off; there are practically no arrears; the surplus credit amounts to £800; and the population of the village has increased, while other parishes in the same union have shewn a large decrease. Similar success has attended another experiment with a farm of 170 acres at Bishopstowe, in the Wilton Union.

GARDEN CITIES.

The most ambitious, and at the same time the most practical and beneficial, co-operative project bearing on housing is that supported by the Garden City Association (77, Chancery Lane, London, W.C.), which was formed in 1899, to promote the realisation of the essential principles advocated in Mr. Ebenezer Howard's book, entitled, "Garden Cities of To-morrow." In the main, it is a project for relieving the congestion in crowded cities, by an organised redistribution of the industrial population upon the land in new model towns, by a concerted movement of manufacturers and others to some suitable site selected for the purpose. Briefly, Mr. Howard's scheme is as follows:—

- (1) The purchase of a large agricultural estate of, say, 6,000 acres (which is equivalent to rather over 3 miles square), with the object of establishing a Garden City, as an experiment in housing and important social and industrial reforms.
- (2) The retention by the community of the Garden City of the large anticipated increase in the value of the estate caused by its conversion from country into town.
- (3) The estate selected to be carefully planned under the best expert advice, so that as the town grows its factories and workshops, the houses of the people, the parks and open spaces, schools, churches, and other public buildings, may be placed in the most convenient positions.
- (4) The provision of a broad belt of agricultural land round the town, under such restrictive covenants as may secure to the inhabitants the enjoyment for all time of the combined advantages of town and country life, while the agricultural tenants may have a market for their produce brought to their doors.
- (5) The provision for manufacturers, co-operative societies, and private individuals, of sites for works, stores, and houses, under leases, which, while giving the fullest security to tenants for all improvements made by them, would secure to the community the increased value of the land—such increased value to be expended for the benefit of the town.
- (6) The erection of dwelling houses by—
 - (a) The Garden City Company;
 - (b) By employers of labour;
 - (c) By building societies;
 - (d) By other private enterprise.
- (7) The scheme provides for the retention of a very large amount of open space for recreative purposes, and for the allowance of land for a fair-sized garden to each house. It provides for a population of about 30,000 people protected against overcrowding by strict covenants.

- (8) The method proposed is to form a company to acquire or purchase a site, and let land to tenants on building leases and otherwise. The first charge on the net profits of such company would be a cumulative dividend to the shareholders, limited so as not to exceed a rate of, say, 4 to 5 per cent. Any remaining profits would be applied for the benefit of the inhabitants, who would have the right collectively to purchase the company's undertaking at par.

It is proposed that the city be built on the most hygienic, scientific, and artistic principles; there should be pure air, abundant water, lovely foliage, wide streets, stately avenues, parks and winter gardens, public halls, lecture halls, libraries, and art galleries. In the outer ring of the town might be placed factories, warehouses, dairies, markets, timber yards, coal yards, etc., fronting on a circular railway, which encompasses the town, thus saving charges for packing, cartage, transfer, and breakage, besides lessening heavy traffic on the roads of the town.

Workpeople would obtain a far better home at far less rent; they would save money, time, and energy in going to and from work; they would get cheaper and fresher food from the community's own estate; they could cultivate their own gardens; and while their happiness would be added to by better health, their pockets would benefit from the many consequent reductions in their expenses.

As to the practicability of the scheme, it is sufficient to point out that manufacturers, to avoid excessive rents and rates, or for other reasons, often seek out new sites for their works in places in the country, at a considerable distance from those they have hitherto occupied in some crowded city.

The boot and shoe industry has largely migrated to Northamptonshire, Leicestershire, Bristol, and Norwich, and the clothing industry to Leeds, Bradford, and other places; and, as is well known, many of the largest printing firms have now established branches in the country—at Aylesbury, St. Albans, Tonbridge, Dunstable, Beccles, and Watford—towns, which were little more than rural villages a few years ago. It is not alone a question of rates and rents. Colour and photographic printing are becoming increasingly difficult in large centres, owing to the impure atmosphere, as is shewn by the fact that this class of printers, as well as photographic paper manufacturers, have their works at such places as Ashstead, Watford, Elstree, Rickmansworth, and West Drayton. The Xylonite Company have transferred their works from Homerton to Hale End, and have a small colony near Harwich; the Linotype Company from Manchester to Altrincham; Kent (brush makers) to Hemel Hempstead; Smith (printers) to St. Albans; Burroughs and Wellcome to Dartford; the Nine Elms Locomotive Works of the L. and S. W. R. have been transferred to Eastleigh, Hants.

Messrs. Cadbury (cocoa manufacturers), Messrs Lever Bros. (soap makers), Messrs. Milne and Co. (car builders), and others, have not only moved out, but have acquired freehold sites on which they have established new industrial centres, where they have scope for the development of their factories, and are also able to provide bright and cheerful homes for their workers at less rents than the rents of worse

WHAT HOMES MAY BE LIKE IN GARDEN CITY.



COTTAGES FACING RAILWAY—GREENDALE ROAD, PORT SUNLIGHT.



COTTAGES—PARK ROAD, PORT SUNLIGHT.

A GARDEN VILLAGE—BOURNVILLE.



LINDEN ROAD—SHEWING THE TREE PLANTATION.

houses in large towns, yet with the addition of gardens or allotments, and of recreation grounds, swimming baths, and indoor clubs. "Nothing," says Mr. Cadbury, "pays the manufacturer better"; and, he adds, "It would be the greatest boon to the toilers of this country, if it could be carried out to any large extent."

These large firms have not, it is true, established "Garden Cities," but Bournville and Port Sunlight illustrate many of the advantages which a Garden City would afford; and one of the objects of the project is to make it possible for numerous small undertakings, which could not go out singly, to secure the benefits which such removal, if well organised, may ensure.

Then, besides the establishment of new works in country districts in substitution for old works in crowded centres, there are numerous cases of branch factories being started in the country, and also—and these cases are perhaps equally numerous—the starting in open districts of entirely new works in connection with new industries which the progress of invention has created. As instances of the latter class, may be mentioned the Kodak Company's works at Harrow, and the Westinghouse Company's works at Old Trafford.

Mr. Troup, head of the Parliamentary Department of the Home Office, in his evidence given before the Joint Committee appointed to consider the hearing of the Private Bill Legislation on the Housing of the Working Classes, made the following remarks in reply to a question of the Chairman (the Earl of Camperdown):—

The relief of congested districts might be met by the removal of factories to the country. Of course, that was a general suggestion. The number of factories in London which employed over 100 persons was 748. The total number of employees was 200,000. With the wives and families this would represent a total population of 600,000. These figures referred to the administrative County of London. He had ascertained that there was already a tendency to remove the factories to the country.

On the score of sufficiency of space, it may be pointed out that the counties of Surrey, Kent, Sussex, Hampshire, and Berkshire would absorb the population of London, in addition to their own population, more than three times over on the Garden City basis of five to the acre.

The following figures, shewing the amount realised by a few large estates sold by auction in 1900-1901, give an indication of the probable cost of the site of a Garden City:—

Gateforth Hall, Selby, Yorks,	1,882 acres, for	£85,000.
Whittlebury, Northants.,	3,000 acres, for	£100,000.
Clarendon Park, Wilts.,	4,250 acres, for	£80,000.
Reedham Hall, Norfolk,	1,900 acres, for	£45,000.
Berrington Hall, Eye, Suffolk,	3,200 acres, for	£70,000.
Hinxton, Cambs.,	1,910 acres, for	£58,000.
Westwood Park, Worcester,	3,077 acres, for	£70,000.
Elton Manor, Notts.,	1,075 acres, for	£27,000.
Stukely Hall, Huntingdon,	1,050 acres, for	£30,000.
Buris Wood, Speldhurst, Kent,	676 acres, for	£28,000.

The average price paid for agricultural land in 1897 was £40 an acre. At this figure the cost of the estate would be £240,000. The

town site would occupy only about one-sixth of the whole area, and these 1,000 acres would cost about £40,000. At 4 per cent., this would amount to £1,600, and, divided by the population of 30,000, would average only 1/1 per head. Sites of parks and public buildings would occupy land purchased at agricultural price, and thus the rates would be very low in respect of those public institutions which are such a heavy burden elsewhere. Richmond, which is a town of about 30,000 population, has had to pay over £2,000 per acre for sites of such institutions, and in one year has had to buy land for street widening at the rate of £250,000 an acre.

For an annual levy of 6/- per head, the community would secure £9,000, which would be sufficient to pay the ground rent of the entire site, and, if thought desirable, secure—

- (1) Building site of not less than 20 feet by 100 feet for each five persons, with a considerably higher average ;
- (2) Road space of the amplest kind, no road being less than 90 feet wide, and several 120 feet wide ;
- (3) Ample sites for library, schools, churches, swimming baths, etc. ;
- (4) Sites for town hall and other municipal buildings ;
- (5) A central park of 145 acres, and a magnificent avenue 420 feet wide (Grand Avenue), extending in a circle of $3\frac{1}{4}$ miles ;
- (6) Land required for a circular railway encompassing the town ;
- (7) 82 acres for warehouses, factories, etc., all of which would be situated on the circular railway, and would thus economise greatly in cartage, etc. ;
- (8) Site for arcade for shopping (Crystal Palace), the circular form of which would bring it within 600 yards of the furthest removed inhabitant ;
- (9) 5,000 acres of agricultural land.

A second step towards the establishment of the first Garden City has been the formation of Garden City Pioneer Company, with a capital of £20,000, the whole of which has already been fully subscribed, for the purpose of doing such preliminary work as will result in the successful establishment of the actual Garden City Company. Some of the best known public men, manufacturers, and economists have given their adhesion to the scheme, and have taken up shares in the company, and it is fair to say that before many years are over the first Garden City will be an accomplished fact.

The great Co-operative Societies are already seriously considering as to the feasibility of a scheme financed entirely by themselves. They have ample funds, and a levy of a penny per month for three years from each co-operator would purchase the freehold of the first Garden City.

The London County Council and the great towns of the north might well acquire the site for a Garden City, and by co-operation with private enterprise successfully establish such a colony, either under the Housing Acts of 1890 and 1900, or under such local acts as might be necessary for the proper development of the scheme.

CHAPTER XV.

SUBURBAN HOUSING AND MODEL VILLAGES.

It is obvious that the ideal provision for the working classes of large towns is the **Suburban Cottage**, and there is no doubt that the great bulk of the improved housing of the working classes must be effected by the multiplication of Model Industrial Villages in the suburbs, consisting of various types of cottages at corresponding rentals, and accompanied by an improved system of cheap trams and trains.

Mention has already been made of the Manchester, Sheffield, and London County Council suburban housing schemes, but as these are not yet established, it will be useful to consider what has been done in this respect by others, and for this purpose three schemes of different types may be considered, all of which could be established under Part III of the Act of 1890.

- (1) The London suburban villages of the Artisans Labourers and General Dwellings Company—types of a town estate of workmen's cottages ;
- (2) The village of Port Sunlight, near Birkenhead, established by Messrs. Lever Brothers—a type of what can be done by large manufacturers for the housing of their workpeople.
- (3) The village of Bournville, near Birmingham, established by Mr. George Cadbury—a type of the residential garden villages that ought to be established round all centres of population.

MODEL ESTATES OF THE ARTIZANS DWELLINGS COMPANY.

This Company was formed in 1867, with the idea of carrying out schemes for the construction and management of cheap, commodious, and sanitary working class dwellings all over the country, allowing only a fixed and limited rate of interest (5 per cent.) on its capital, and subject to this return, administering its large property in the interests of the tenants.

Altogether, the Company has gradually raised about £2,500,000 for its object, and now provides accommodation for between 30,000 and 40,000 people, mostly working men earning from 25/- to 50/- per week, but some of the superior houses are let to tenants with higher incomes, and the greater profits from these enable some of the cottages for the poorer classes to be let cheaper than they would otherwise have been.

Most of the houses are in London. Building work was actually begun in several provincial centres, such as Salford, Liverpool, Birmingham, Smethwick, and Gosport, but it was found preferable to restrict work in the main to London, where higher rentals could be obtained.

The capital of the Company now consists of about £1,500,000, in ordinary shares of £10, on which 5 per cent., free of income tax, has been regularly paid since 1879; also of about £1,000,000 preference stock, paying 4½ per cent.

Four Model Industrial Villages in London.—The property of the Company in London consists of four estates of cottage dwellings and small houses, and ten large block buildings in different parts of London. The cottage settlements are considered the more successful. The following particulars with regard to them may be useful.

The Shaftesbury Park Estate is at Lavender Hill, near Clapham Junction, S.W., and was the first large undertaking of the Company. It consists of 42½ acres, covered by 30 shops, 1,135 single houses, 33 double houses, and one block of 22 tenements, costing about £370,000, and yielding a collective annual rental of about £28,000.

The Queen's Park Estate is near Harrow Road, W., and consists of 76 acres, covered by 116 shops, 2,076 single houses, 108 double houses, and a public hall, costing about £770,000, and yielding an annual rental of over £63,000.

The Noel Park Estate is about ten minutes from Hornsey and Wood Green Stations, in the north of London. It consists of 100 acres, 50 of which are covered by 85 shops, 1,076 single houses, and 174 double houses, costing about £475,000, and yielding an annual rental of over £35,000.

The Leigham Court Estate is at Streatham, in the S.W. district of London, and consists of 66 acres, covered by 292 houses and 373 maisonettes (with two separate dwellings), yielding at present about £21,000 per annum. Most of these houses are for a superior class of residents, and building is not yet completed.

Description of Typical Estate—Noel Park.—The following short account of the Noel Park Estate may be taken in most respects as applying to each of the above-mentioned estates of the Company:—

This estate is laid out for building purposes, with a main avenue 60 feet wide, other avenues 50 feet wide, and cross streets 40 feet wide. As the houses are built, the roads are completely made up, channelled and curbed, and the footways are entirely paved with York stone, and planted at regular intervals, mostly with Plane trees. The general drainage of the estate, in accordance with the requirements of the Local Authorities, has been arranged on the dual system, the rain and surface water being kept separate from the sewage. No drains run through the houses, back drains with intercepting manholes, specially ventilated, being provided to all terraces.

There will be about 2,500 houses and shops built on this estate, mostly of five different classes, as shewn in the plans. About 1,305 houses are already built, and are already occupied.

Houses are built, generally speaking, in five classes, as follows:—

	Size of plots.	Total floor area in sq. ft.	Number of rooms.	Cost of building.	Rent per week from
1st Class Houses	16 by 85	1,065	eight	£350	11/- to 14/-
2nd Class Houses	15½ by 80	936	seven	£280	10/-
3rd Class Houses	15 by 70	800	six	£240	9/-
4th Class Houses	14½ by 70	660	five	£200	7/6
5th Class Houses	13 by 60	470	four	£180	6/-

In addition to these, an endeavour has been made to provide two separate dwellings by shutting off the staircase in the 3rd class houses, and arranging the upper floor so as to have a living room and two bedrooms, with an outside staircase down to the back garden, the closet and wash-house being held in common. In the same way, the plan of first-class houses has been developed so as to have a frontage of 19 feet, and two separate dwellings with separate entrances back and front on each floor, and a small additional bedroom, besides a w.c., wash-house, and scullery for each flat. The cost of these flats has varied from £300 to £500 for the double flat, and the rents from 4/6 to 8/6 per week for each single flat.

The general planning of these houses does not show any specially new arrangement, the type, with the exception of the fourth and fifth class houses and double flats, being that which seems to have been universally adopted in all town and suburban terrace dwellings.

The houses are all built with a layer of concrete over the whole area of the buildings; the walls are of brickwork, the party walls being hollow or 14 inch thick, to prevent the passage of sound between the tenements; slate and cement damp-proof courses are used; the walls are faced with red and yellow bricks, with terra cotta or artificial stone cills and flower guards; the roofs are mostly slated, but to give variety many are tiled; the whole being built with the best materials and designed to have a bright and cheerful appearance. There is a constant water supply, and no cisterns are used except the water waste preventors to the water-closets. The sanitary arrangements are of approved yet simple character, all waste and other pipes being discharged over open trapped yard gullies.

Some of the land not yet built upon is used for cricket and recreation grounds, and also allotment gardens. In order to promote thrift and self-respect, no public-houses or pawnbrokers' shops are allowed on the estate.

Management of the Estates.—The total working expenses on the four London cottage estates amount to about £40,000 on a rental of about £150,000, and although the houses have now been occupied many years, the expenses have always been below the average for this class of dwelling, owing to the admirable system of management. Tenants do not like to move, so losses from empties are practically nil. Sometimes there are absolutely no arrears. The average loss from irrecoverable arrears is about one-eighth per cent.

Each settlement has its own superintendent, who is a practical builder, living on the spot, and who has to make regular, full, and frequent reports on the estate, with the assistance of a staff of collectors and officers, who are paid a gratuity, in addition to their fixed salary, for securing prompt payment of rent. Repairs foremen inspect the buildings and see what damage is done, or what repairs are needed, but the tenants are remarkably careful in this respect, and little has to be done. Committees of the Directors also periodically visit each estate. The danger arising from fire has been found to be so infinitesimal (only £103 lost in 14 years) that the Company, after paying £7,000 in 14 years, has discontinued insuring anything but the shops, forming instead an insurance fund of its own, which now stands at about £5,000.

The Company began by selling its houses on the Shaftesbury Park Estate, but this was found to be disadvantageous for purchasers in cases of removal for fresh employment, when they were left with the houses on their hands, and it also interfered with the successful management of the estate by the Company. Accordingly, most of the houses sold have been bought back, and at present no house is sold; all are only *let*.

The estates are occupied by travellers, warehousemen and clerks, railway employees, tradesmen's assistants of all kinds, artisans of all classes, cabmen, letter carriers, labourers, policemen, pensioners, etc. The inhabitants are healthy, and but few complaints are made. The death rate on the Company's estates in a typical year was about 14·41 per thousand.

THE VILLAGE OF PORT SUNLIGHT.

Mr. W. H. Lever, the founder of Port Sunlight, has made architecture and building a lifelong hobby, and firmly believing in the humanising, refining, and elevating influences of beautiful dwellings with healthy surroundings, he has expended much of the large fortune derived from his colossal business in establishing a model village of pretty cottages and well-equipped social and public institutions for the benefit of his workpeople.

Finding the works at Warrington too small for a rapidly growing business, the firm decided to remove entirely to some rural district, where ample acreage could be secured adjacent to both rail and water transport, with reasonable facilities for obtaining the necessary supply of labour. The spot selected was on Bromborough Pool, a tidal tributary of the Mersey, where a strip of land containing 230 acres was gradually acquired, and utilised as to 90 acres for the business and works, and as to 140 acres for the village.

Development of the Site.—The site of the village was intersected by ravines or gutters, up which the tide used to flow, but they are now filled up above high-water mark, and left for parks and recreation grounds, occupying some 25 acres. In shape, it is an irregular oblong about 1,200 yards in length by 700 yards in width, and it is served by three straight roads running along its length, with fifteen or more smaller roads, lined with trees, running in various directions to follow the curves of the ravines, and connected in several places by banks or light and graceful bridges. The general width of the roads is 40 feet, say, 8 feet for each footpath and 8 yards for the roadway, but the widest road is 12 yards for roadway and 12 feet for each footpath. The total length of roadways is some three and a half miles.

Dealing first with the general development of the village, it is cut up into some twenty-five or more parcels of ground, of which about twelve are utilised as sites for dwellings, and six for public buildings and institutions, the others being open spaces. Each parcel of ground is surrounded by roads, which are faced on one side by cottages, and on the other by an open space. At the rear of the cottages, forming a quadrangular enclosure, are garden allotments, which are very much appreciated, and which are let at 6d. per rod (or perch) per annum, with water laid on gratis. In addition to the houses, there are a gymnasium, an open air theatre, an oval open air swimming bath (100 feet by 75 feet, with convenient dressing rooms), and two large halls, known as Gladstone Hall and Hulme Hall. There is a men's social club, with bowling green attached. A group of shops, for grocery, provisions, drapery, millinery, and meat are managed by the employees themselves entirely on co-operative lines. Over the shops is the



BUNGALOW COTTAGES—RABY ROAD, THORNTON HOUGH.



COTTAGES—CORNICHE ROAD, PORT SUNLIGHT.



COTTAGES—BEBINGTON ROAD, PORT SUNLIGHT.



COTTAGES—GREENDALE ROAD, PORT SUNLIGHT.



COTTAGES—NEW CHESTER ROAD, PORT SUNLIGHT.

Girls' Institute, where sewing classes, ambulance classes, and other semi-educational gatherings are held. There are some handsome school buildings, giving ultimate accommodation for 1,500 scholars, and a church is in course of construction. The village inn is a very handsome structure, but is not intended for the sale of intoxicants. Altogether, the whole scheme of building is so devised as in time to give the whole village all the air of a quiet and pretty old-fashioned Surrey village.

There are about 600 dwelling houses, and the accompanying photographs give a variety of types of pretty elevations. The Bungalow cottages at Raby Road are on much the same plan as the Irish labourers' cottages, but it must be admitted that the elevation is well worth the extra cost.

Description of Dwelling Houses.—There are about a dozen houses occupied by the various heads of departments and professional men, and employed in the village, but the rest of the dwellings consist of cottages with a standard type of plan, but with all sorts of variations in the elevations. In planning the standard type, the idea has been to provide a garden as foreground to the cottage and screen from the road. These front gardens are kept by the firm at a cost of 3d. each per week. The accommodation in the standard type of cottage provides for three bedrooms upstairs, with living room or kitchen, scullery, bath-room, and larder on the ground floor, with enclosed yard and usual outbuildings. Each house is square built, with no back addition. The entrance from the street is into a vestibule, giving access to the stairs, bath, and kitchen. The materials used are mostly bricks and tiles, but in many cases a great deal of beautiful half timber work has been put into the elevations. The frontage is about 18 feet, and the depth 24 feet. Each yard is about 200 feet in extent, and the average area of each room is about 120 square feet. As a rule, one large bedroom takes up the front of the house, and the space behind is divided into two small back bedrooms.

Thirteen years ago these cottages cost £200 each to build, and identically the same cottage in 1901 cost £330 to build. There are also some dwellings known as parlour houses, which have an additional bedroom on the first floor, and a parlour on the ground floor. The parlour houses cost £350 each to build in 1888, and now about £550 each.

Financial outlay and return.—The total capital outlay on the village, including everything, has been about £350,000, but as the rents are fixed so as simply to pay for rates, taxes, repairs, and maintenance, no attempt has been made to secure that they should be a financial success. The rents were formerly about 3/-, but are now 5/- per cottage per week, owing to the unduly heavy cost of repairs. Mr. Lever considers that the bare cost of management of the cottages upon the most economical lines would be 3/6 per week. Allowing £240 per acre for site, and taking 10 cottages to the acre, the total cost for a cottage and land is £354, which, at 4 per cent. interest and 1 per cent. depreciation, is £1,714 per annum, or 6/10 per week. Adding to this the cost of rates, taxes and repairs, etc., we have a rental of 10/4 per week as the

letting value of the cottages on an ordinary commercial basis. Taking interest at 3 per cent., and depreciation at $\frac{1}{2}$ per cent., a gross rent of $8\frac{2}{3}$ per cottage per week would be sufficient. The annual cost of the scheme to the firm is some £10,000 a year for interest. This is looked upon by the firm as a perfectly legitimate charge against the business, inasmuch as the better conditions of home life increase the energy, intelligence, and efficiency of the workers, besides attracting a body of men and women to reside in the district who might otherwise be kept from migrating to a country factory by the counter attractions of city life. The same remarks apply to the rural village of Thornton Hough, where Mr. Lever had farms, and consequently wanted to induce good labourers to reside in the neighbourhood.

In the case of the village of Thornton Hough, a good deal of reconstruction of existing cottages has been carried out on somewhat similar lines, so that Mr. Lever has only had about one per cent. direct return on the investment. Only the irreclaimable cottages were pulled down and replaced by new ones. The rest were altered and repaired so as to meet modern requirements.

How to Forestall the "Land Corner."—When, on various occasions, it has been necessary for Mr. Lever to acquire additional land, he has found that the prices asked for adjoining property have been considerably raised, and in order to get over this difficulty he has bought land in the next zone, so that the usual corner in land on the outskirts of small towns has not operated against him to the extent it would have done if he had not taken this wise precaution. He, therefore, advocates the purchase, by municipalities, of large areas of agricultural land on the outskirts of their respective districts, with a view to their development for building sites, either by the erection of municipal dwellings, or by the creation of long leases to private individuals and others. By this means prices for the belt of land immediately adjoining the existing houses are prevented from that artificial inflation, which is inevitable when no competing supply of sites is available.

THE BOURNVILLE VILLAGE TRUST.

Object of the Experiment.—No housing experiment of recent years has attracted so much attention as the famous model village of Bournville, just established by Mr. George Cadbury, adjacent to his famous chocolate works, on the outskirts of Birmingham, and, with characteristic munificence, handed over by him as an absolute gift to a body of Trustees, not only for the purpose of perpetuating and extending it on the same lines, but also to apply the surplus revenue to the purchase of other estates, either in the neighbourhood of Birmingham or elsewhere, to be developed as manufacturing villages. The value of the experiment lies not only in the direct benefit conferred upon those for whom it provides, or will provide, healthy dwellings and rural surroundings, but it lies even more in the object lesson it gives of what is possible in this direction.

In particular Mr. Cadbury has lately had very much in view the powers possessed by municipalities with regard to the housing schemes,

A PRIVATE CLEARANCE SCHEME--PORT SUNLIGHT.



PRIMROSE HILL, PORT SUNLIGHT.
Old Property on the Estate demolished.



PRIMROSE HILL, PORT SUNLIGHT.
New Cottages now occupying same site.

THE POST OFFICE, BOURNVILLE.



POST OFFICE AND COTTAGES.

under Part III. of the Act of 1890, and more recently, the additional powers given to them under the amending Act of 1900, for purchasing land and establishing dwellings outside their districts upon agricultural land. He wished to set a high standard for municipal bodies to follow, especially in the direction of an ample provision of ground for each dwelling. Speaking, in 1901, to a representative of the *Municipal Journal*, he said :

“The public announcement of the experiment would not have been made just now, had it not been for the fact that the London County Council and other important municipal bodies are preparing great housing schemes, and that I feel so strongly that it would be a lamentable mistake to herd the working people together in localities other than those they now occupy, thereby creating more slums. . . . Our main object is to develop the physique of the nation ; and supposing land could be acquired cheaply enough, I should recommend action on similar lines to the London County Council, and other great municipal bodies.”

Lifelong labour among the poor, forty years' work as teacher of a men's Bible class in Birmingham, and an intimate knowledge, first-hand, of the life histories and struggles of hundreds of working men, have convinced Mr. Cadbury that the overcrowding of masses of people in large cities not only results inevitably in the most serious moral and physical deterioration, but also imposes an almost insurmountable barrier in the way of all efforts towards helping men to a better life. He has come to the conclusion that the most hopeful solution of this difficulty was to give opportunity and encouragement for the masses of the people “to remove from the squalor and temptations of city life and settle amid the wholesome, helpful sights and sounds of country life. In a word the people must be brought back to the land.”

Establishment of the Village.—As a practical step Mr. Cadbury set apart over 330 acres of his Bournville estate for the purpose of establishing an attractive village, with improved dwellings, large gardens, and plentiful open spaces. It was decided not to sell the cottages outright, as it would be impossible to insure that the property thus sold would be administered in harmony with the motives and wishes which inspired the vendor, so the experiment was tried of letting the land and houses on leases of 999 years, charging a small ground rent, and inserting covenants in the leases to secure the accomplishment of the purpose of the lessor. Money was advanced on mortgage at $2\frac{1}{2}$ to 3 per cent. to those who paid a substantial part of the value of the cottages, and in this way 143 were built and sold at cost price. This system, however, was found to be open to many of the usual objections to the multiplication of small ownerships, and has been discontinued in favour of a new development on more interesting lines.

Under this second method, cottages to the number of 227 have been built and let to weekly tenants, so that a population of nearly 2,000 can be accommodated in the 370 cottages that form the village. The inhabitants are by no means confined to the employees of the firm, as Mr. Cadbury's object was not merely to house his own workers under new and better conditions, but to attract, at least, a few of the workers in Birmingham to put up with the inconvenience of a four-mile journey

each day, for the purpose of securing the benefits of good houses in country surroundings in exchange for the unhealthy conditions of city homes.

In this he has been more than successful, for 55·6 of the householders work in Birmingham or the neighbourhoods outside Bournville, and are therefore entirely independent of the factory.

The development of the estate has so far proceeded on most praiseworthy lines. At present only one-third of the site has been laid out, but future development will be on much the same plan.

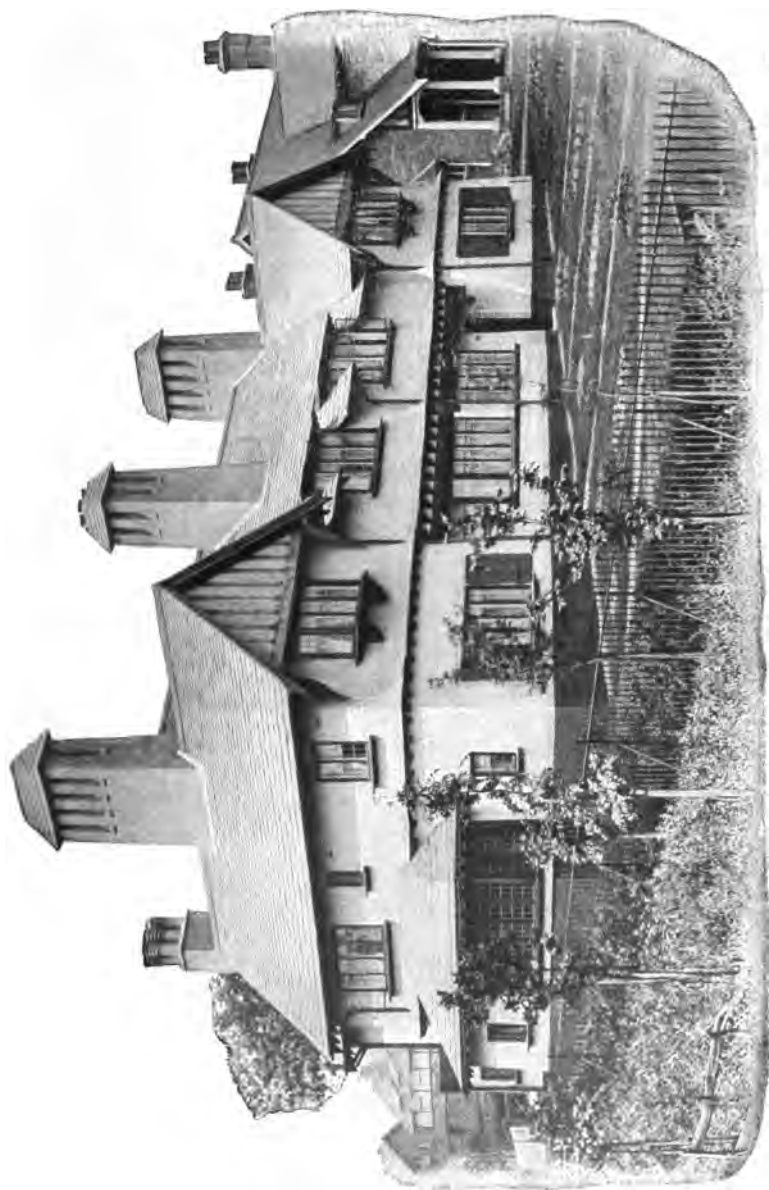
Roads, Open Spaces, Cottages, and Gardens.—The roads are 42 feet wide and are planted with trees, while the houses are set back some distance from the road, so that they look as picturesque as could be desired. The "Stocks" Wood in the centre of the village is only one of a number of open spaces. Recreation grounds and a children's playground have already been laid out, and a bath-house has been built. Gas, water, and sewers have been laid on and connected with Birmingham.

The cottages are either semi-detached or in blocks of four; the latter arrangement securing most suitable proportions for enabling a great variety of designs to be introduced, so that the streets present a most picturesque appearance, with an entire absence of that monotony which is so wearisome to the eyes in many country and suburban districts.

The butcher's shop, post office, and "Ye Olde Farm Inn" are most artistic buildings, and some delightful effects have been produced in the various groups of cottages by the liberal use of half-timber work, rough cast, and cement facing for the walls, harmonising agreeably with roofs of red tiles or green slates. Ingenious and artistic, but simple designs in windows, doors, porches, and ironwork complete a picture which is unmatched on any estate in Great Britain. The accompanying illustrations speak for themselves, and shew how successfully the architects and all concerned have laboured to secure beautiful as well as healthy homes and surroundings for the tenants.

Each cottage is set well back from the road, and has an average garden space of 600 yards. These gardens are laid out in advance for the tenant, so that an effective and artistic start being made, the new tenant naturally takes a pride in maintaining the beauty and usefulness of his grounds. Lines of fruit trees—pear, apple, and plum—are planted at the end of the gardens, and these, besides yielding a good supply of fruit, form a pleasant screen for the backs of the houses. As the result of careful observations which have been made to ascertain the actual value of the return from the gardens in fruit and vegetables, it has been found that the receipts have averaged 1/11 per plot per week, a very useful contribution in aid of rent, inasmuch as it was clear of all expenses except labour, which, of course, was the healthy recreation of the tenants' leisure time. This average return of about £60 per acre is a striking confirmation of the value of that intensive cultivation of the soil which can be effected by the multiplication of large gardens among the dwellings of the poor. In addition to the cottage gardens there are about 200 allotments, which are in great

COTTAGES IN BOURNVILLE.



HOLLY GROVE.

BOURNVILLE VILLAGE.



COTTAGES—MARYVALE ROAD.

demand among the inhabitants of the neighbouring manufacturing villages. Two professional gardeners, with a staff of men, are in charge of the gardening department, and are always ready to give information and advice.

The tenants have formed a "Tenants' Committee," through which arrangements are made for the co-operative purchase of plants and seeds, and for the hire of garden tools, bought for the purpose; as well as the carrying on of a loan library, a series of lectures for the winter months, and a conspicuously successful annual flower show, at which there were no less than 1,001 entries last year. Fowls are kept by many of the tenants, while others are making profits out of bee-keeping.

The rents range from 6s. 6d. a week, rates included, to 9s. rates not included. The smallest houses have—

Ground Floor—Living Room or Kitchen, 16 ft. 6 in. × 11 ft. 6 in.
Parlour, 13 ft. 6 in. × 11 ft. 0 in. and Bay Window.
Scullery, 7 ft. 0 in. × 7 ft. 6 in.
Lobby, Larder.

First Floor—Bed Room, 13 ft. 6 in. × 11 ft. 0 in.
Do. 11 ft. 6 in. × 9 ft. 0 in.
Do. 7 ft. 3 in. × 8 ft. 6 in.

Linen Closet.

There is also a bath in the kitchen, and the usual outhouses.

The larger cottages have similar accommodation, but the rooms are larger and an extra bedroom takes the place of the linen closet. In the largest houses bathrooms with hot and cold water are provided.

Financial Outlay and Return.—Much of the pioneer work of development being of an experimental character, a good deal of money was expended in the first instance which would be wholly, or partly, saved in a repetition of the experiment, so that a detailed statement of the capital outlay and annual expenditure would be misleading, but it is estimated that the value of the 330 acres of land including the village of Bournville, as made over to the trustees was about £180,000, producing about £5,400 per annum. The whole scheme will now be managed on a sound commercial basis, so as to secure a net return from all new houses of 4 per cent. on the total outlay, reckoning ground rent at £20 per acre.

The cost of building the most recent houses works out at about £250 each, and with six houses to the acre the net return required on a 4 per cent. basis will be about 5s. per cottage per week, to which, of course, must be added rates, at about 5s. 3d. in the £, taxes, repairs, and management, thus making a total of from 7s. to 7s. 6d. per week for a large cottage with garden. The revenue thus derived, together with farm rents, is to be paid to the trustees, and employed by them in building more houses and further developing the estate.

Thus it will be seen that the scheme contains within it a principle of continual growth, and the income in course of time will increase so as to admit of an almost indefinite extension of the benefits of the Trust.

The Trust Deed is dated 14th December, 1900, and in view of the great potentialities of this remarkable instrument it may be well to mention that it contains the following among other statements and provisions:—

The Founder is desirous of alleviating the evils which arise from the insanitary and insufficient accommodation supplied to large numbers of the working classes, and of securing to workers in factories some of the advantages of outdoor village life, with opportunities for the natural and healthful occupation of cultivating the soil.

The object is declared to be the amelioration of the condition of the working class and labouring population in and around Birmingham, and elsewhere in Great Britain, by the provision of improved dwellings, with gardens and open spaces to be enjoyed therewith.

In speaking of the Trust property the following modes of applying it are suggested, but they are mentioned by way of illustration only, and not so as to limit the Trustees' discretion.

The provision, erection, adaptation, or improvement of buildings and the acquisition of land in any part of Great Britain, such buildings to be used for the purpose of dwellings for the labouring and working classes, and common and other lodging houses.

It is the desire of the Founder that so far as possible such dwellings may occupy about one-fourth part of the sites on which they are respectively erected; also that the rents be fixed on such a basis as to make them accessible to persons of the labouring and working classes, without, however, placing them in the position of being the recipients of a bounty.

Subject to clause 33, which relates to the sale of alcoholic drinks, any part of the property may be used for shops or factories, but the Founder suggests that *no such factories shall occupy in area more than one fifteenth part of the total area of the estate.*

The Trustees are empowered to make arrangements with Railways and other Companies for cheap means of transit. They may lease, underlet, or sell land, develop it and prepare it for building, borrow money, invest funds, give land, or erect buildings for Places of Worship, Hospitals, Schools, Technical Institutes, Libraries, Gymnasiums, Laundries, Baths, and kindred objects. But all "such schools and institutions which the Trustees may build must be so organised as *carefully to exclude sectarian influences*, and so conducted as to avoid denominational jealousy."

The clause relating to the sale of intoxicating liquor provides that no house or building shall be used for such sale except under the following conditions:

The unanimous consent of all the Trustees in writing shall be a necessary precedent to the grant and extent of the license or other permit, and all net profit arising from the sale of intoxicating liquor shall be devoted to securing for the village community recreation and counter attractions to the liquor trade as ordinarily conducted.

One other clause must be quoted in full—

The administration of the Trust shall be wholly *unsectarian and non-political*, and there shall always be a rigid exclusion of all influences calculated or tending to impart to it a character sectarian as regards religion or belief, or exclusive as regards politics, and it will be a violation of the intention of the Founder if participation in its benefits should be excluded on the ground of religious belief or political bias.

The Trust is under the final control of the Charity Commissioners.

The village is yet young, but the following facts may be noted regarding it. Every house is occupied. Tenants do not leave unless obliged to do so, owing to removal from the district. When a house is vacated there is keen competition to secure it, and there are at present waiting for vacancies enough applicants to people a village nearly twice as big as Bournville. The death-rate for 1901 was only 8·8 per 1,000, and the local Medical Officer of Health says he "cannot speak too highly of these dwellings."

The scheme can be easily copied by individuals, societies, or municipalities elsewhere, and if Mr. Cadbury's example were thus followed to any great extent, the much desired solution of the housing difficulty would be brought appreciably nearer.

CHAPTER XVI.

BYELAWS AND EXPERIMENTS IN CHEAP BUILDING CONSTRUCTION.

The construction of new dwellings is regulated to such a great extent by a rather rigid and in some respects irksome series of "Building Byelaws," that it is difficult to make experiments in new or cheap building construction without transgressing one or more of these regulations. The substance of these byelaws is given in the Appendix, pp. 85-92, and it will be seen that they are mainly concerned with five points.

- (1) Prevention of damp through defects of either site or materials.
- (2) Adequate air space within and without the dwelling.
- (3) Prevention of fire.
- (4) Sound and safe construction.
- (5) Efficient ventilation, drainage, and sanitation.

Byelaws and Sites.—The provisions intended to secure the above objects are sound in principle, but are so lacking in adaptability and elasticity that they unnecessarily restrict the erection of many useful and healthy dwellings, while not preventing the jerry builder from piecing together his shoddy houses.

Dealing first with the site, it is obvious that the moisture in the soil has the normal process of evaporation intensified by the presence on it of a building warmed and ventilated. This evaporation lowers the temperature of the air in and near the building, as each cubic foot of water evaporated absorbs heat to the extent of 1 degree Fahrenheit from 3,000,000 cubic feet of air. The lower the water in the soil, the less the evaporation and the warmer the adjacent air. Phthisis, rheumatism, neuralgia, and catarrhs are largely due to dampness of the soil, which also tends to increase all affections of the respiratory system, such as bronchitis and pneumonia, as well as measles and whooping cough. Bearing in mind the important part played by the ground air, which is breathed in and out of the soil with varying pressures and temperatures of the atmosphere, it is hardly necessary to insist upon the importance of having a soil free from decomposing vegetable or other matter which might exhale noxious gases into the dwelling.

The best soils for sites, as a rule, may be considered to stand in the following order :—

- (1) Gravel is excellent if free from loam and with a pervious subsoil, so as to admit of rapid surface water drainage and free circulation of ground air.
- (2) Chalk is very good if permeable and free from clay.
- (3) Clay is fairly good if carefully drained, but it is always cold, owing to its being a good conductor of heat, and if badly drained it is very unwholesome in hot weather.

Marshy soils should be avoided, because they give rise to malarial and other diseases, while "made ground" is generally very bad and unhealthy.

With regard to position, the ground should slope in all directions away from the house, but it should not be exposed to winds from marshy districts, muddy creeks, or ditches. It should not be at the foot of a slope to which other districts drain.

The byelaws require all unhealthy soil to be removed, and the whole site to be covered with concrete or other non-porous substance [clause 10, p. 86, App.]. This, while not sufficient protection in the case of some soils, is an unnecessary expense in many country districts where sites of healthy, rocky, or solid soil are often found.

This condition has been modified at Dorking by the addition of the words, "wherever the dampness of the site renders this necessary."

Roads and Drainage System.—Dealing next with the roads, there is no doubt that in country districts the byelaw requiring new streets to be 36 feet wide is both unnecessary and injurious in its present form. It adds to the cost of the work, and at the same time destroys many a pleasant country lane by necessitating the cutting down of trees and the destruction of hedges, as everybody who has watched the development of new estates in country districts must have seen with regret. The introduction of a town system of drainage and sewage disposal into a country district is another expensive and unsuitable practice.

Dr. Poore's System of Sanitation.—In country districts every cottage ought to have its bit of garden, about one-eighth of an acre or more, and adopt the following system of sanitation advocated by Dr. Poore in his book on Rural Hygiene.

1.—All excrement should be kept out of the drains, for by doing this the putrefaction of the solid is prevented, and the purification of the liquid by filtration through the earth is effected with ease, which is proportionate to the thinness of the fluid.

2.—All solid matter should be removed every day from the immediate neighbourhood of the house, and buried in the top layer of cultivated ground. This surface layer is full of living organisms, which rapidly disintegrate and oxidise any substance deposited on it, until in a very short time—in summer within less than three weeks—the filth becomes fertile "humus" or mould. Household slops should be poured on to the surface of the garden, and the mistake of attempting what is called subsoil irrigation must not be made.

3.—Earth closets with moveable pails should be outside the dwelling house, approached by a covered passage, with cross ventilation. Sifted garden mould, taken from the top layer and dried in a shed—not over a stove—is most suitable for use. If specially constructed, as in Denmark, Sweden, and Norway, so as to separate liquid from solid deposits, and if kept free from household slops and other liquids, earth closets are not only free from nuisance, but will provide valuable manure.

4.—With regard to other solid refuse the rule must be—

- (1) That whatever is capable of rotting must be put in a heap to humify.
- (3) Whatever is not capable of rotting must be burnt.

5.—As for domestic slop water, it must never be discharged from the house below the level of the ground. The coarser impurities must be strained out by passing it through a filter of gravel and cinders, and in its transit to the filter bed it should be kept freely exposed to the air in its entire course. If this is done, the exposure to air, sun, heat, cold, and drying winds, hold putrefaction in check, and render impossible the escape of foul gases into the house, which is so common an outcome of the sewage system. The key to success is the separation in every possible way of solid from liquid refuse.

CHEAPER BUILDING MATERIALS.

The materials of the walls and roof are now almost wholly confined to brick, stone, slates, and tiles, with mortar and cement. This has been brought about by the requirement of Byelaw XI, that all walls and the outside of all roofs shall be made of hard and incombustible material [p. 87, App.]. This provision has been made more awkward still by a series of rules fixing certain minimum thicknesses of walls in connection with the use of various materials.

"Hard" rules out Devonshire cob walls (clay and straw), which have been in existence in many cases for 100 years without repairs, and the soft chalk, such as has been used in Dr. Poore's cottage at Andover with similar local materials.

Undoubtedly, the precautions against fire which are necessary in a big town with tall dwellings are overdone in the case of cottage dwellings, and to some extent the remedy is worse than the disease. Thatched roofs are practically prohibited, and old-fashioned half-timber or timber framed houses are tabooed, thus leading to sham boarding on the face of the walls, while wooden houses are out of the question where these byelaws are fully enforced. On the other hand, cement concrete cannot be used to full advantage because it is required to be 12 inches thick for walls, or 30 per cent. more expensive than is necessary. Wooden oriels are not allowed, but iron cantilevers are, though a strong wooden beam has been repeatedly shewn to stand against fire which has curled iron girders up into uselessness and destruction.

Allusion has been made before to the difficulties in the way of constructing a third bedroom in the roof of a two-storey cottage, and also to the unnecessary expense caused in some districts by making the party walls of all cottages, however small, go through and above the roof [p. 158]. Such progress, therefore, as is being made in the direction of cheap construction is successful only in proportion as loopholes may be found to evade the byelaws.

In view of the large proportion of the cost of building absorbed by the construction of the walls, it is well to notice that a separate square block is cheaper to build than a separate oblong block, because it will enclose a larger area with a smaller extent of walling. Thus, a building 30 feet square, with walls 20 feet high, would give for each floor an area of 900 square feet, but would only require 2,400 square feet of outside wall, whereas an oblong building, 90 feet by 10 feet, would enclose the same area, but would require 4,000 square feet of outside wall, or an

extra cost of 66 per cent. for brickwork and plaster. This simple fact is not always recognised so well as it ought to be. Numerous attempts have been made to use cheap and incombustible materials other than stone and concrete for the construction of external walls.

A number of fireproof wallings have been put upon the market of recent years, principally for internal walls and partitions, but some appear to be capable of being used for external walls if covered with a good layer of weather-proof material like Portland cement.

One of the best of these is the "Reiss" system of fireproof construction, in which a rigid wall 3 inch thick is formed by means of specially prepared blocks—fire-proof, sand-proof, and vermin-proof—and claimed to be 15 per cent. cheaper than a $4\frac{1}{2}$ inch brick wall. The block, or slabs, are formed hollow, and are held in position by means of iron clamps fixed to timber or iron uprights.

The "Mack" system is similar, but the blocks are solid.

The material known as expanded metal, which consists of cross-cut strips of steel plate drawn or expanded, so as to form a mesh of given dimensions, lends itself readily to the construction of a cheap fireproof wall. It forms an excellent key for plaster, cement, rough-cast, or any other plastic covering, and a framed building covered with this material, and rendered outside in cement, would be quite 50 per cent. cheaper than an equal quantity of 9 inch brick wall.

The "Cunnah-Wright" system is on the same principle, but instead of the steel mesh, perforated sheets of steel are used. The cost of construction is from $4/6$ to $8/6$ per square yard.

A good strong wall could be formed, at a cost less than 9 inch brickwork, by a steel skeleton filled in with rebated slabs of concrete or artificial stone, such as is manufactured by the Hornsey District Council. Galvanised iron is of itself incombustible, but it has to be used in connection with a wooden framework.

If the interior of such wall be packed with a porous non-conducting substance, or felted and match-boarded, the building is not so subject to fluctuations of temperature as might be imagined; but the cost is probably nearly equal to that of a $4\frac{1}{2}$ inch brick wall, nor is it so durable as the previously described methods, and the Local Government Board has sanctioned byelaws permitting the erection of such buildings under certain specified conditions.

Patent Concrete and Fireproof Timber Construction.—

A number of cheap cottages have been erected in districts where the Model Byelaws are not rigidly enforced, by Messrs. Clare and Ross, of Chelmsford, who have devised and used a "Patent Concrete and Fireproof Timber Construction." A skeleton framework of timber is set up, and the interstices are filled with coke, breeze, or other concrete. The timber is rendered fireproof by treatment with fireproof solutions, so that when tested in contact with fire, at temperatures ranging as high as 1,300 degrees Fahrenheit, no spread of flame or incandescence was observed, and the surface of the wood only was charred. The walls thus formed are as rigid and substantial as 9-inch brick walling, and if

rendered outside with cement rendering, or tile hanging, are even more proof against damp. The cost is not more than two-thirds that of 9-inch brickwork, for the following, among other reasons :—

It can be largely carried out by unskilled workmen.

The woodwork can all be prepared on a large scale at one centre, and only needs fixing on the building.

There is a saving in scaffolding, as the wood framework suffices for this.

The following operations are almost wholly dispensed with :—

- (1) Formation of Openings, Reveals, and Outside Arches in brickwork ;
- (2) Provision of centring for arches, inside relieving arches, lintels, wood bricks, plugs, fixing fillets, battening or grounds for architraves, skirting, etc. ;
- (3) The cutting to gables or any raking surface, and the cutting or forming chases for wires, pipes, etc.

Another advantage claimed for this kind of construction is that local materials may be used for the concrete, such as washed cinders, coke, breeze, broken clinkers and sand, broken bricks, lime core, and blue lias lime ; or in fact anything of an incombustible nature.

Cottages have been put up in various parts of Essex in this patent construction, varying in cost from £160 for a detached, one-storey, four-roomed cottage, and £265 for a pair of two-storey, five-roomed cottages, to £400 for a pair of lobbied cottages similar to the Penshurst Municipal Cottages.

WOODEN BUNGALOWS AT EYNSFORD.

The Local Government Board have decided to make several concessions to rural districts with regard to wooden houses, and have issued a modified form of byelaws for the purpose.

Modified Byelaws for Wooden Buildings in Rural Districts.—Briefly, they are to the effect that wooden houses exempted from Clauses 10, 17, 18, 19, 20, 21 and 23 of the Byelaws may be erected if—

- (a) Only one storey in height ;
- (b) At least 30 feet, in some cases 40 and 50 feet, from the opposite side of the road or nearest adjoining building ;
- (c) Not more than 900 square feet in area, and not containing more than 9,000 cubic feet ;
- (d) If the area or cubic capacity exceed 600 square feet or 6,000 cubic feet, the distance from adjoining property must be increased in varying proportions up to 50 feet—an unnecessarily great distance ;
- (e) With 9-inch brick footings carried 6 inches above the ground.

Although the Rural District Councils generally adopt byelaws for the whole of their districts, they are allowed to adopt separate byelaws

for each "contributory place." It is desirable, therefore, that this should be done wherever possible, so as to facilitate the erection of such houses as are being experimentally provided by Mr. E. D. Till, of Eynsford, Kent. This gentleman has constructed two wooden bungalows, the first one just outside the borders of the parish, and in the next rural district, where it has escaped the byelaws; and the second one within the parish in the Dartford Rural District Union, where the byelaws have been so adopted and maintained as to put Mr. Till to considerable trouble and expense in a struggle to insist upon it being allowed for human habitation.

The first or Farningham Bungalow consists of four rooms, viz., living room, two bedrooms, and a small kitchen, but as the kitchen in practice is used as a living room, the larger apartment, originally designed as a living room, answers as an extra bedroom. This house was built for £102, but the fencing, drains, cesspool, well, and outhouse brought the total cost up to over £140.



Wooden Cottage—Farningham, Kent.

Cost of Building, about £140.

The accompanying illustration shews the elevation of this bungalow. The large window is in the living room, the porch and entrance lobby are at the left-hand side, the kitchen is just visible on the right-hand side, and the two bedrooms are side by side at the rear of these three apartments. The height of the rooms, which have the ceiling half-way up the roof, is 9 feet 6 inches. The other dimensions are living room, 11 feet 6 inches by 12 feet; bedrooms, each 11 feet by 9 feet 6 inches; kitchen, 9 feet by 6 feet 6 inches. It is interesting to compare this dwelling with the huts shewn in the next illustration, and

representing the class of accommodation which many labourers in this district have had to put up with.



Where the Poor Live at Eynsford.

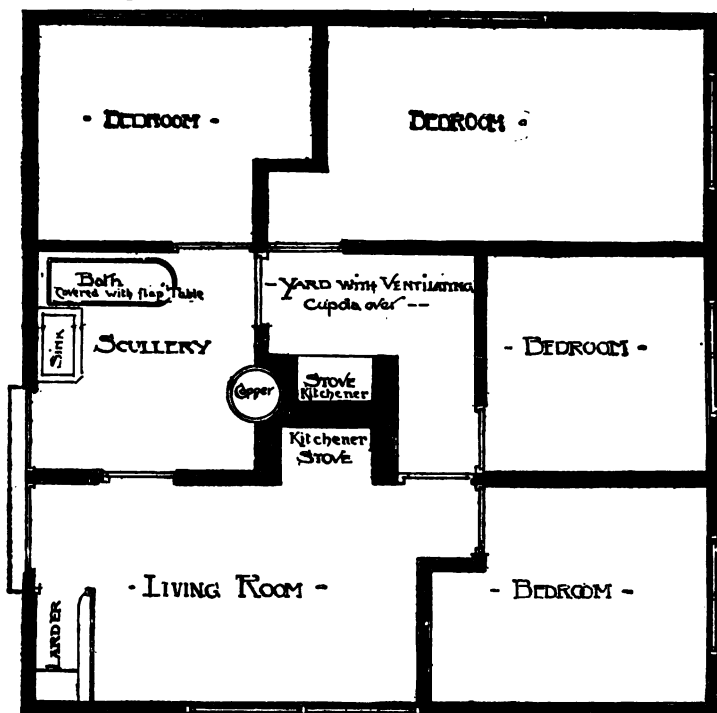
The second, or Eynsford bungalow, erected by Mr. Till, contains six well-ventilated rooms, and has been well described by Dr. Poore, whose report on it to Mr. Till is reproduced as follows. He says :—

“DEAR MR. TILL,—Having visited your one-storied cottage at Eynsford, I am of opinion that it is a perfectly wholesome dwelling and a most interesting attempt to solve the difficulty of housing the agriculturist at reasonable cost. It is dry, wholly detached, ventilated on all sides, with big windows, good water supply, provided with sink,



Wooden Bungalow—Eynsford, Kent.
Cost about £150.

bath, and wash-copper. There is an earth-closet away from the house, and the slop water is disposed of by a filtration gutter without risk of putrefaction or annoyance. Further, which is most important, it has a quarter of an acre of garden, which, in the hands of a competent man, will more than pay the rent. The fact that it is detached and has a garden puts it in a different category from a town dwelling. It is built of the same materials (concrete, corrugated iron, and match-boarding) as are being used by the War Office on Salisbury Plain, and it is certain that it is no longer possible to build cottages (if they are to yield even 3 per cent. on capital) with such an expensive material as



The Eynsford Bungalow.

Length 22 feet by Width 22 feet. Cost about £150.

bricks. To lessen the expense of brick cottages they are now being planned in rows, with small back-yards, or in 'flats,' in which overcrowding, the greatest of all sanitary evils, reaches a maximum. It is probable that if you obtain a reasonable amount of liberty, you will vary your plan and improve upon it. It is novel and ingenious, and has all the compactness and comfort of a yacht. The increased danger of fire is practically nil, and this is acknowledged by the fire assurance offices. As to danger to life in case of fire, that is reduced to a minimum, for if the door got blocked, escape by the window is safe and easy. Being detached, if infectious disease occurs among the inmates, it is little

likely to spread to the neighbours. Now that people are waking up to the importance of 'open-air' treatment, they must begin to recognise that the most important element in the home is the garden, without which, as Bacon says, 'buildings and palaces are but grosse handy workes.' Believe me, you are doing a good work, and if you are stopped by byelaws originally devised for city slums, it will, to my thinking, be a public calamity."

It is interesting to note that in the case of a man who left a gardenless house to rent a cottage with garden from Mr. Till, the net profit made by him in his new house and garden between 1894 and 1899 was £26 9s. for bees, and £64 11s. 1d. for poultry, a total profit of £91, or an average of £15 per annum.

It is also a remarkable fact that though land is let in the village for as little as 10/- per acre, the outrageous sum of £300 per acre is asked for land required for housing purposes.

COUNCILLOR CORNES' EXPERIMENT AT LEEK.

Mention has already been made (pp. 107-113) of the adoption by several local authorities of some very ingenious fittings invented by Councillor Cornes, of Leek, in Staffordshire, for the purpose of providing bath, copper, and kitchen range for a workman's cottage on a new principle, and it is necessary, therefore, to describe the scheme now being carried out by him at Leek for the erection of 300 cottages on a freehold site containing nearly six acres, at a cost of £968 per acre.

Up to the present time (1902) $1\frac{1}{2}$ acres of the estate have been developed, and 705 feet of roads (36 feet wide) and sewers have been constructed at a cost of £1 10s. per lineal foot. Forty-eight cottages have been erected in two terraces. In front of each cottage there is a small forecourt and garden with paved footway and varnished oak palings. The walls are of red brick, and there are two storeys covered with a red tile roof. There are pretty bay windows, 6 feet 6 inches wide, of timber, tile, and plaster work, and fitted with square leaded panes in the top lights. A noticeable feature of all the rooms is the plentiful supply of light by means of large windows at every possible point. The back gardens are of medium size, but it is intended to have garden allotments at the rear of the houses. The yard is paved with hard Burr paving and bounded by a brick wall. The w.c. and coal-store are detached from the main building, and have 9 inch walls. There are two types of houses, Class A at 5/9 per week, and Class B at 5/6 per week, clear of rates and taxes.

Class A cottages, with a frontage of 13 feet 9 inches, have on the ground floor a living-room or parlour 14 feet 3 inches (including bay 9 feet 9 inches), kitchen 14 feet by 9 feet, and scullery 8 feet by 6 feet, with recessed bath compartment (extra) 8 feet 6 inches by 4 feet behind the kitchen range.

These cottages are set back 5 feet, and are entered by a passage or lobby 3 feet wide, from which the stairs rise at right angles between the living-room and kitchen to a landing on the first floor. Here there are three bedrooms arranged ingeniously, as will be seen by the accompanying

plan, so as to make use of every possible inch of space in the roof. The front bedroom (10 feet 9 inches by 9 feet 9 inches) and the back bedroom (13 feet by 10 feet 6 inches) are entered to the right and left of the landing, while the third bedroom (10 feet by 10 feet) is in the centre between them, and is approached at a higher level by several steps from the landing. This bedroom, being almost wholly in the roof, has to be lighted from the roof by a wide shaft opening through a skylight over the top of the ceiling of the back bedroom, as shown in the sectional elevation herewith. Later cottages are being lighted by a dormer window. This room not only utilises the roof space in an unusual manner, but it has underneath a hollow space, into which are fitted cupboards and drawers from the front and back bedrooms. This method of getting a third bedroom has certain obvious objections, but on the whole is better than the plan of back additions which narrow the yard at the side of the scullery and obstruct light and air for the back rooms. The extra cost of this bedroom was about £15. If this type of house were built in pairs, the bedrooms would be excellent, as the skylight or dormer window to the middle window could be dispensed with, and an ordinary window built in the gable. Extra frontage adds greatly to this plan of house.

Class B cottages have the same frontage, and are similar in arrangement to Class A, except that they have no entrance lobby or passage, but are entered directly from the street into the living-room, and the kitchen and scullery are somewhat smaller.

The kitchen of each of the houses has a tiled floor, and is furnished with three doors leading respectively to the front entrance, the pantry and stillage, and the scullery bathroom. The pantry is reached by a short flight of steps; it contains a stone shelf, as well as wooden ones, and is ventilated by a tube running up through the roof, and acting also as an outlet for the smallest bedroom. Picture-rods, dressers, cupboards, and other conveniences are freely provided. The rooms are all higher than usual, and are very bright and airy.

Combined Bath Range and Boiler.—The main feature of these cottages, however, and one that has secured the favour of many municipalities, including the Borough Councils of Manchester, Rotherham, Hanley, Battersea, and Sheffield, and the District Councils of Hornsey and Leigh, is the well-thought-out arrangement of kitchen range, washing boiler, and bath, by which the heat generated by the kitchen fire is utilised to its fullest extent, and a great economy of space effected. As will be seen from the illustrations, the heating and cooking range forms a great part of the division between the kitchen and scullery-bathroom, the flue being coarsed over the head of the bath. In the centre of the range is the Grate, with an Oven on one side and a 12 gallon Boiler, in which water is kept hot for domestic purposes. If boiling water be wanted, it can be obtained by raking down live fuel into a small secondary grate under the boiler through a small hole made for the purpose. Clothes can be boiled in the boiler, in which, owing to its open construction, there is no risk of explosion. Access to the boiler from the scullery is gained by an

COTTAGES AT LEEK.



Cost of Building, £198.

FRONT ELEVATION.

Kent, 5/9 per week.



BACK ELEVATION, shewing Skylight to Centre Bedroom.

CORNES' COMBINATION BATH, RANGE, AND COPPER.



RANGE AND COPPER, as shewn from the Kitchen. Cost, £18 10s.



BATH AND BATHROOM.

- A.*—Shower to Bath and Cold Water Supply.
- B.*—Supply Tap to Shower.
- C.*—Cistern. 1
- D.*—Supply to Boiler.
- E.*—Supply to Bath from Boiler for Hot Water. It will be suggested here that by turning taps *B* and *E* at will, either tepid or hot bath can be obtained.
- F.*—Outlet for steam when the boiler-lid is closed. When the boiler-lid is raised, a further outlet for steam is obtained by a sliding door above the boiler.
- G.*—Boiler-lid open.
- H.*—Is a door now open, which enables the person to pass clothes from the boiler to the bath, and also when closed separates the bathroom from the kitchen.
- J.*—Gully serving as outlet from bath.
- K.*—Are folding doors shutting off bathroom from scullery entirely.
- L.*—Is the door connected with flue, wherein the chimney can be swept without interfering with the kitchen, also will take away the steam when open.
- M.*—Is a concrete floor, which is so formed as to convey all the water to the gully underneath bath, thus keeping the floor free from water.
- N.*—Being the back of boiler acts as a radiator of heat, making the bathroom even temp. with the kitchen.
- O.*—Is the soot door.

opening curved door, and further developments have been made in the way of providing a folding door in front of the range (not shown in the illustration), which will shut off the boiler from the kitchen when necessary. An outlay of 1/1 per week on coke and coal has been found sufficient to secure effective working. Water is supplied from a small automatic feed tank. It is stated that with 1½d. worth of fuel (at 1/- per cwt.) placed under the boiler, water at 68 degrees can be raised to 212 degrees in thirty minutes, and will continue boiling for 3½ hours. At the end of 7 hours hot water will register 120 degrees. With 2½d. worth of fuel placed in the centre grate, water at 68 degrees can be raised to 212, and will continue boiling for 1¾ hours, while at the end of 7 hours the temperature will be 126 degrees. With the same fire it is claimed that the oven will give a temperature of 220 degrees.

With the fire-box reduced to 8 inches by 8 inches by 6 inches to suit the London district, the Hornsey Surveyor found that with 27 pounds of coal the stove was kept going for 13 hours each day for 7 days, providing efficiency for bathing and domestic purposes the whole day. The maximum weekly consumption would be less than 1¾ cwt., which, at 1/4 per cwt., represents 2/4 per week for winter consumption.

Mr. Cornes estimates the economy over the ordinary range and scullery boiler as amounting to £2 per annum. The tenants are unqualified in their praise of the economies and conveniences secured by the combined fittings.

The Bathroom, which measures 8 feet 6 inches by 4 feet, is fitted with a full-sized iron enamelled bath supplied with hot water by a pipe from the range boiler, and with cold water from the cistern, or through a shower-bath sprinkler fixed overhead, so that this latter luxury can be obtained by simply turning the tap. The kitchen fire radiates best through a special back construction, so as to keep the bathroom warm in cold weather. Water can all be turned through the bath or sink, so as to flow into the patent Slop Water Closet, which, by-the-bye, is freely and frequently flushed by all the refuse water that is turned away from the house into a tippler. Part of the scullery wall and bathroom is faced with glazed brick, while the floor is of concrete, with a cement face finish. Folding glass doors, which can be thrown open, enable the bathroom and scullery to be made into one. The Leek District Council supply water for these baths free of charge.

Mr. E. J. Lovegrove, the Hornsey Engineer, estimates that the extra cost of the combined fittings on an ordinary plan, such as those of the Richmond and Hornsey cottages, would be about £8 to £10, and that an extra rental of 3d. per week would more than meet all extra charges involved.

The builder of the Richmond cottages estimates that the cost of constructing the cottages, Class A, shown on the plan, would approximate to £260, that is about £20 more than the Richmond Class B cottages, which have only two bedrooms. On account of the many conveniences provided, and the great ingenuity shown in construction,

Mr. Cornes has, by request, supplied the following details as to cost and quantities, which may very well be compared with those of the Richmond cottages as shown on pp. 120-125, remembering, of course, that both as regards materials and labour, the local conditions are naturally in favour of a provincial industrial centre like Leek, rather than a metropolitan suburb like Richmond.

CAPITAL OUTLAY.			INCOME.		
		£		£	s. d.
Land - - -		1,237	24 houses at 5/9	343	17 0
Roads and Sewers - -		524	14 „ 5/6	200	4 0
Sundries - - -		100	10 houses and two		
Buildings, etc. 48			shops 6/- to 10/-	213	4 0
Cottages - - -		10,639			
		12,500		£757	5 0

This shows a gross return of 6 per cent. on outlay, and allowing 2 per cent. for working expenses, the net return on outlay would be 4 per cent., but in practice it has been $4\frac{1}{2}$ per cent.

The local rates are 4s. 9½d. in the £ inclusive, and the cottages are assessed at £8 5s. each.

The details of cost were:—

	Cost per foot cube.	Cost of Building per cottage.	Cost of Site per Cottage.	Cost of roads, etc., per Cott.	Total cost per Cottage.	Cubical contents	Area of Site.
		£	£ s. d.	£ s. d.	£ s. d.	Cube Feet.	Sq. Yds.
Class A - -	3¾d.	198	24 4 0	10 10 0	232 14 0	12,834	93½
Class B - -	3¾d.	187½	23 12 0	10 10 0	221 12 0	12,619	90½

The quantities of the chief materials used in the construction of each cottage were as follows:—

	Bricks.	Tiles.	Deal Flooring. Sq. Yds.	Fir sawn in roof joists, etc. Cubic Feet.	Plaster on Brick. Sq. Yds.	Lath and Plaster. Sq. Yds.
Class A -	18,230	5½	6½	141	264	144
Class B -	17,200	5	6½	151	224	134

It is instructive to compare the following cost prices of labour and materials with those already referred to in the case of the Richmond scheme, as shewing how greatly the cost of these items varies as between one locality and another, and to what a considerable extent they affect the total capital outlay:—

- (1) **Actual cost of labour.**—Bricklayers, Masons, Tilers, Carpenters, Plasterers, and Plumbers 9d. per hour; Painters and Glaziers 8d. per hour; Labourers 6d. per hour; Horse, cart, and man, 8/- per day.

- (2) **Actual cost of materials—**

	£	s.	d.		£	s.	d.
Bricks delivered on the job—				Cement			
Stocks, per 1,000	at	1	15 0	Tiles (500 to the square)	per bushel	0	1 10
Grizzles „	at	1	10 6	delivered	per 1,000	1	5 0
Lime	per cubic yard	0	10 0	Ridge Tiles	per foot run	0	0 3
Gravel „	„	0	5 0	Hip Tiles „	„	0	0 9
Sand „	„	0	3 0	Flooring	per square	0	10 0
Ballast „	„	0	2 0				

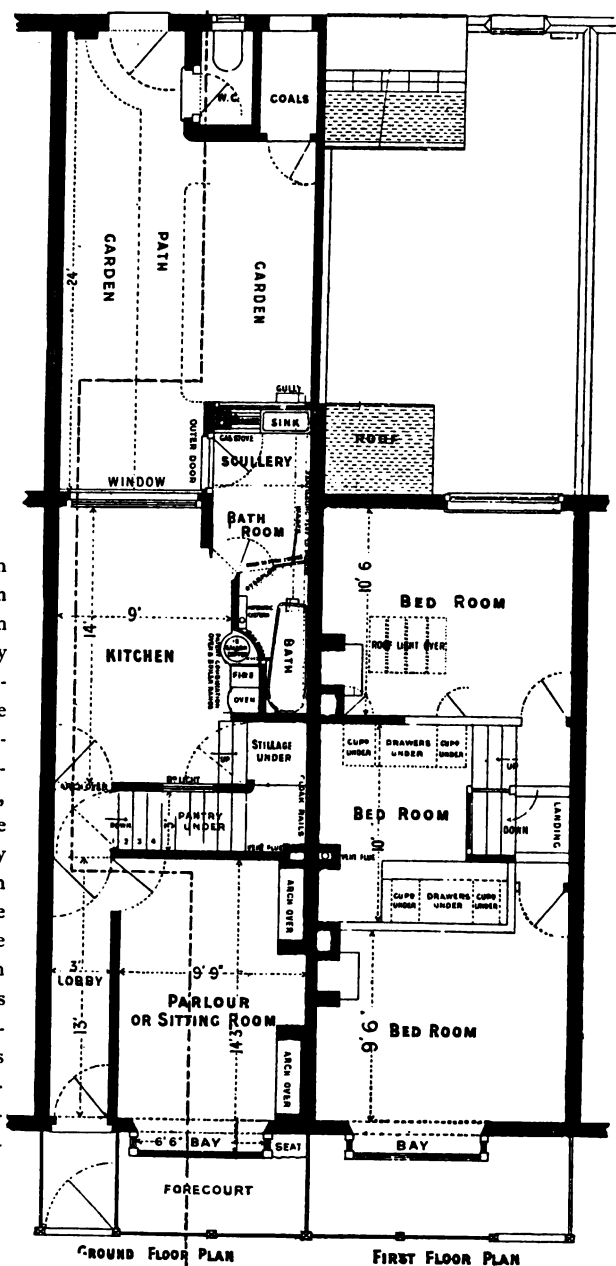
COTTAGES AT LEEK.

**Class A
Cottages.**

Cost
of Building,
£198.

Rent, 5s. 9d.
per week.

The ground plan and first floor plan are here shewn side by side. They are self-explanatory. Note the ingenious arrangement of the scullery-bathroom, and the complete utilisation of every inch of space on both floors. The third or centre bedroom is shewn with cupboards and drawers under. The plans are those of a left-hand and a right-hand house respectively.

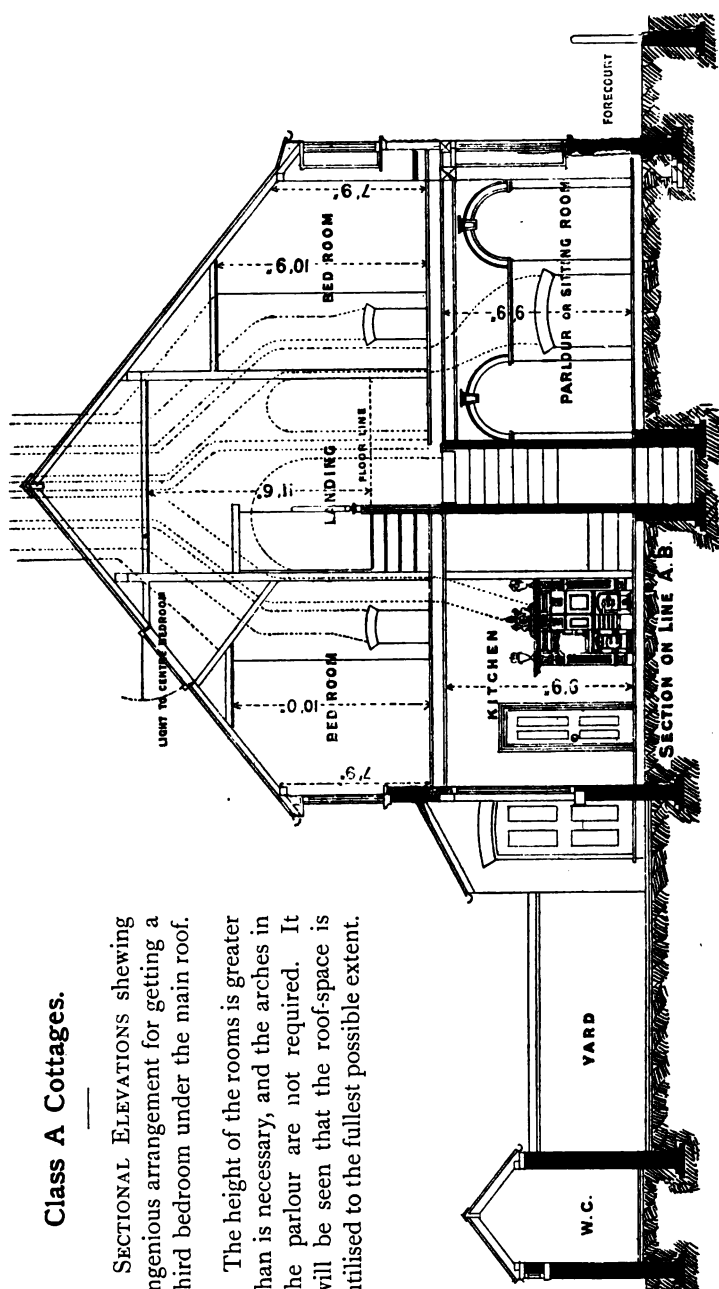


COTTAGES AT LEEK.

Class A Cottages.

SECTIONAL ELEVATIONS shewing ingenious arrangement for getting a third bedroom under the main roof.

The height of the rooms is greater than is necessary, and the arches in the parlour are not required. It will be seen that the roof-space is utilised to the fullest possible extent.



(3) **Actual contract prices, including labour—**

	£	s.	d.		£	s.	d.
Concrete per cubic yard	0	16	0	1½ in. Cased Window Frames	0	1	0
Brickwork Stocks per rod	11	10	0	per square foot	0	1	0
„ Grizzles „	10	0	0	2½ × 1½ in. Architrave	0	0	1½
„ in Cement „	13	0	0	per foot run	0	0	1½
Half-Brick Walls per sq. ft.	0	0	4	Lath and Plaster	0	1	0
Tiles laid per square	1	12	6	per square yard	0	1	0
Artificial Stone per cub. ft.	0	4	6	Plaster on Brick	0	0	10
York Stone „ „	0	6	0	per square yard	0	0	10
Fir (sawn in) „ „	0	2	0	Kitchen Range, Bath, and	18	10	0
Deal Flooring per square	0	17	0	Copper fixed complete	1	10	0
Fir (framed in doors)				Register Stove „			
per foot run	0	0	4½	Glass (15oz. seconds)			
1½ in. Four-panel Doors				per square foot	0	0	3
per square foot	0	0	7	Milled Lead, laid cwt.	1	1	0

The two following analyses contain fairly up-to-date figures as to the detailed cost of building each cottage, relating as they do to the work done in 1900 and 1901 :—

[illegible]

Messrs. Cornes have set an excellent example in another respect to municipalities and others who contemplate building on a large scale. They have bought, at about five miles out of Leek, some 25 acres of land, which contains a good bed of shale, and they have erected a modern brick-making plant thereon, at a cost of about £5,000. From this field they are making an excellent facing brick, and common bricks in abundance, turning out about 10,000 a day with ease. They estimate

that the saving in cost of bricks for the completion of the Leek estate will be nearly 25 per cent., as the actual cost of production will be only about 18/- per 1,000.

A Liverpool Scheme.—Several large cottage building schemes on similar lines are being carried out in other parts of the country by private individuals and companies. One of these, in which prominent members of the Liverpool Housing Association are interested, is being developed by Messrs. Hilton & Wallis, of Liverpool. The first part of this scheme consists of the erection of 100 cottages on 3 acres of land in the suburbs, costing 10/- per square yard, with roads and sewers. Each cottage is fitted with the combined bath, range, and copper, as at Leek. The architects are employing direct labour, and are getting their materials at first hand. They estimate the cost of building at about £350 per pair of semi-detached cottages. By giving the houses 15 feet frontage, they will be able to get three bedrooms, two fairly large and one small. The living room is a good size, and a bathroom leads out of the scullery on the ground floor, with the boiler next the bath. The staircase is placed between the living room and the scullery. Plastic bricks have been used for the first storey, and white rough cast above, with a roofing of green slates, giving a cheerful combination of red, white, and green, which is further helped by the deep sap green of the doors and windows. The total inclusive cost per cottage is estimated at about £200, and in order to obtain a gross return of 8 per cent. on capital, after paying rates and taxes, a rent of 7/- to 7/3 per week will be charged.

A big building scheme is to be carried out in the East Riding of York, adjoining the City of Hull. Fourteen hundred houses are proposed to be built with 70 acres of avenues and squares. The total cost will be £420,000.

Houses with rentals 5/6 per week, 7/- ditto, and 8/6 ditto, are to be built, and many of them fitted with baths, etc. The estate is situate on the main road from Hull to Hedon, and gas and water works are about to be constructed on the land which is about half a mile from the North Eastern Railway Station.

Battersea Municipal Dwellings.—The Battersea Borough Council have decided to utilise part of the Latchmere Allotments, with an area of 11 acres as a site for workmen's dwellings, and have adopted a scheme for the erection of 298 tenements, each fitted with Cornes' combination bath range and copper. There are to be 73 houses, each containing two four-roomed dwellings, to be let at rents of 10/- and 10/6 per week; 69 houses, each with two three-roomed tenements, at 7/6 per week; eight five-roomed houses at 10/6 per week, and six smaller houses, making a total of 156 houses containing 298 tenements and 1,065 rooms. Each tenement is to have a separate entrance and separate back yard; is to be wired for electric light, and provided with venetian blinds. The total building cost is estimated to be about £106,000, or £100 per room. The loan for buildings will be 60 years.

CHAPTER XVII.

ADAPTATION AND RECONSTRUCTION OF EXISTING HOUSES.

It has already been shewn that under Sec. 59 of the Act of 1890, local authorities are empowered to purchase existing dwelling houses with a view to repairing and adapting them for workmen's dwellings, but it is a remarkable fact that little or nothing has as yet been done by municipalities in this direction. It is not suggested that badly built, tumble-down old houses in the slums should be acquired for this purpose; but the example of several societies and private individuals goes far to shew that where the main carcass of the house is sound and substantial, a great deal can be done on a profitable basis to so repair and adapt the building as to make satisfactory dwellings for the working classes.

Pioneer work by Miss Octavia Hill.—Miss Octavia Hill was the pioneer in this kind of work. She purchased many overcrowded houses, which were in a bad state of repair and occupied by poor and careless tenants, because she saw that no really effective control over the dwelling and its tenants could be exercised except by the owner. By the help of an earnest body of voluntary workers, she established a system of management on the following lines.

For a few weeks things were allowed to go on in the old way, and then gradually the tenants were moved into larger rooms, or compelled to take additional space. A schedule of necessary repairs was then drawn up, and the work was carried out gradually, so as to disturb the tenants as little as possible. The roofs, drainage, and water supply were put in order, and the tenants were told, tactfully but firmly, that in proportion as they exercise care with the dwellings, other improvements will be effected, but that those who did not get rid of dirty and unhealthy habits must leave.

This method was generally effective, and when accompanied by a bonus to those who paid rent promptly, resulted in marked improvement in some of the poorest houses.

The financial basis of the scheme was the payment of a 5 per cent. income on the property of the owners, and the appropriation of the balance, after paying rates, taxes, and insurance, to repairs and improvements. Every tenant thus had an interest in his dwelling, and it is not surprising to learn that although some 5,000 houses belonging to various owners in London were being managed in 1887 by Miss Hill and her friends, in only two blocks did the returns fall below 5 per cent., owing to the economies effected by the improved habits of the tenants, and the very careful system of management adopted. The great difficulty,

of course, in schemes of this kind is to secure voluntary workers with the proper combination of social sympathy, businesslike habits, and practical knowledge, which are essential to successful supervision.

The Leeds Industrial Dwellings Company, with a capital of about £70,000, has been able to acquire 1,000 houses on 14 acres of land, many of them by the gradual purchase and renovation of existing dwellings, and although a good deal of money was spent in effecting necessary repairs and adding sanitary conveniences, the houses thus dealt with pay a satisfactory dividend of from 4 to 5 per cent., and are more useful and profitable than new block dwellings originally erected by the Company.

GLASGOW WORKMEN'S DWELLINGS COMPANY.

(From information kindly supplied by Jno. Mann, Esq., M.A., Secretary).

One of the most interesting experiments in the purchase and adaptation of existing dwellings is that of the Glasgow Workmen's Dwellings Company, which was established in 1890 with a capital of over £40,000, and with dividend limited to 5 per cent. In addition to building six blocks of new buildings, this Company has bought 26 blocks or tenements of old and internally dilapidated houses, 21 of which have already been radically renovated and converted into decent homes. The Company now owns 677 houses, and when the work on hand is completed it will have an annual rent roll of £4,800, and will shelter over 2,900 persons.

It has for years paid a steady dividend of 4 per cent. to its shareholders, besides accumulating a reserve of £1,950. The renovated property shows an average return of at least 1 per cent. more than the newly-built property.

The dilapidated buildings which have been selected for reconstruction are in four groups, each in a different district of the City. When purchased they were still sound in their main structure, but completely neglected and worn out in their internal fittings, more particularly the wood-work and plaster-work. The plumber-work, where it existed at all, was worse than useless. The houses were, of course, overrun with vermin, encrusted with filth, and no doubt laden with germs of tuberculosis and other infectious diseases. They were all of the class known as "ticketed houses" [see p. 27.]

Following a slightly different plan from that originated by Miss Octavia Hill, who gradually reclaims and renovates, while retaining old tenants as far as possible, the directors have hitherto in their reconstructions preferred to overhaul and renovate the properties thoroughly at the start, allowing to return to their old homes only tenants who seem anxious to reform, and are likely to make good use of their opportunities. Better than pages of description is the contrast shewn in the accompanying pictures of a typical dilapidated room, and the same room when transformed by the Company's staff of workmen. The bed frame, range, and dresser are supplied by the Company.

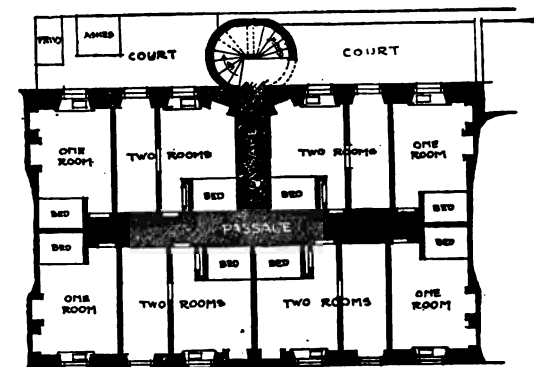
As a typical example of reconstruction work, attention may be directed to the three plans of **21, Middleton Place**, shewing the changes made from time to time in the building to keep up with the rising



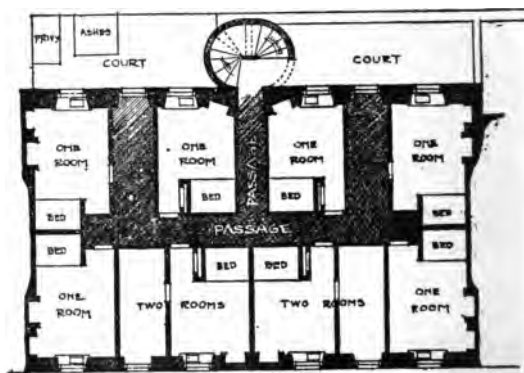
A ROOM IN THE OLD PROPERTY.



THE SAME ROOM AFTER RENOVATION.



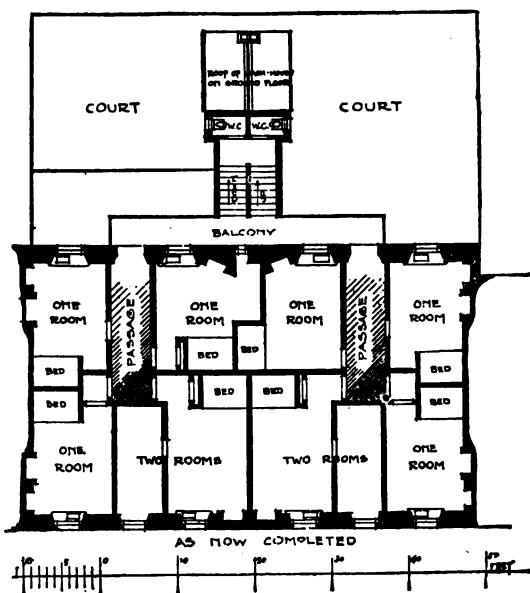
ORIGINAL PLAN



AS ALTERED FOR SANITARY DEPT

Three Plans of 21 Middleton Place, Glasgow, shewing the gradual improvement in Sanitary construction effected by various adaptations, and rearrangement of the rooms and passages.

(By kind permission of the Glasgow Workmen's Dwellings Company.)



AS NOW COMPLETED

standards of sanitary science. The first plan shews the property as first built over 40 years ago, when all the houses on each flat entered from a passage, 44 feet long and completely dark, running along the centre of the tenement. Access to this centre passage was obtained from an entirely dark "lobby" leading from the stair. These two dark passages together took the shape of the letter "T." The disastrous effect upon the cleanliness and health of the tenants can be imagined. The only convenience then for the use of the inmates of the thirty-four houses was one privy or dry closet in the small court.

Middleton Place (St. Rollox) consisted of 216 houses in 15 blocks, and the mere mention of the name was equivalent to summarising all the vice, violence, and dirt of the city. In addition to the usual fittings, the back court, originally only 10 feet wide, has been tripled in extent, paved, enclosed, and supplied with washing houses. The Company's officials were told at the time that an extended court meant an extended area for filth, and that supplying washing houses was unspeakable folly. The improvement has, however, been amply justified, as the tenants, under supervision, have come to appreciate their opportunities. Almost every day the courts may be seen filled with washings on the ropes.

Owing to the persistent outbreaks of typhus and other infectious diseases about twenty years ago, the medical officer insisted upon the proprietor sacrificing eight small rooms, and breaking through inlets for light and air at the ends of each internal passage, but the common privy remained. The alteration is shown in the second plan. The result, however, was still unsatisfactory. When the Company acquired the property it was impossible to get access to the houses without groping along to the doors in pitch darkness. After very careful consideration, the Company determined to reconstruct the whole access to the houses by demolishing the old turret stair, building a substantial modern staircase, with balconies right and left giving access to the houses, and adding, of course, well-ventilated water closets. In this way the internal "lobbies" have been entirely done away with, and the space they formerly occupied has become habitable, all as shown on the third plan. The illustration on page 219 shows the general appearance of the block in its final form, with balconies, extended court, and washing-house. As was foreseen throughout, the cost of this reconstruction has been exceedingly heavy, but still it is gratifying to know that the return from the property, so far as can be seen at present, will not fall below four-and-a quarter per cent.

It may be of interest to state that it was found impossible to do the work of renovation satisfactorily through a contractor, and after testing the costs by independent measurement it was found that a working foreman and staff, or men employed directly by the Company, did the work cheaper and better. From 33 to 42 per cent. of the area of the site is covered by the buildings.

George Court, which was reconstructed in 1892, is a few hundred yards from Bridgeton Cross. There are four tenements, with a large airy court behind. This court was formerly crowded with workshops, but the Company determined to sacrifice the rental, and have the open space partly planted with trees and partly enclosed, in the hope of

forming a bleaching green. Beyond internal structural improvements, the introduction of water supply, building w.c.'s and washing houses, and the substitution of a "hanging stair," open to the air, in place of an old closed-in turret stair, there are no special alterations of interest. The tenements are three storeys in height. There are 62 houses.

The rents of this property vary from $2/0\frac{1}{2}$ to $3/4$ per week, including taxes, and are collected by the Housing Committee of the Kyrle Society, who also superintend the club room in the property, the rent of which is defrayed out of the commission earned by the Committee from the collection of rents.

Ardgowan Place is a narrow street, a few hundred yards from Paisley Road at its junction with Morrison Street. These tenements are in the centre of a congested corner, and were one of the blackest plague spots in the city. They form, perhaps, the most difficult of the Company's experiments. After they were acquired they were subjected to a radical internal overhaul and alteration, everything being done to ensure ventilation and access of fresh air. The usual fittings (beds, grates, gas, water, dressers, etc.) were supplied, and although the total cost of alterations mounted up until it was equal to the price of the properties, a comparatively slight increase of rent has been found to yield a return of £5 2s. 9d. per cent. There are 57 houses of one room, and 33 of two rooms, the rents being $2/2$ and $3/1$ per week respectively.

Dundas Court (reconstructed 1899), near the Phoenix Recreation Ground, consisted of two tenements of four storeys, and one of three storeys, but the roof of the latter was so dilapidated that it was resolved to take it off, add two storeys, and rebuild the stair. The whole internal structure was rearranged, to get rid of dark lobbies and back-to-back houses, so as to ensure through ventilation. The court has been cleared and levelled, and trees planted. There are 30 houses of one room at rents of $1/9$ to $2/3$ per week, and 25 of two rooms at $3/4$ per week. The property gives a return of over 4 per cent.

Mr. Mann, in his report on behalf of the Company, emphasises the importance of two points in the management:—

- (1) A resident caretaker, who can execute minor repairs in spare time. The wages of these vary from 9/- to 12/6 per week.
- (2) **Weekly** collection of rents, and the giving of a bonus to tenants who pay promptly and behave properly.

About two-thirds of the tenants earn this bonus, which consists of the remission of rent for the two holiday weeks in July and at the New Year. During three years less than £9 has been lost in bad debts out of an aggregate rental of £6,946. The houses of the Company are larger as well as better than those in the slums, and are only a fraction of a penny dearer per room per week. More than half the tenants are unskilled labourers, and their average weekly wages are 19/5 in the case of one-room dwellings and 25/- in the case of two-room dwellings, so that rents are about one-tenth of earnings.

Middle class houses in England could be "made down."
—Owing to defects in the main walls, and other vital parts of the

carcase of the houses, it is not an easy matter to adapt old property in London and other English towns where lightly constructed dwellings are the rule, but there are a large number of substantially built houses, especially in the middle zone of London, which were originally intended for one well-to-do family, but are now occupied by from three to twelve working class families, without any adaptation of the structure.

The accommodation in such houses is insufficient, expensive, and unsuitable, especially from a sanitary point of view, and they are far too frequently in a bad state of repair.



Rear elevation of Tenement Houses of Glasgow Workmen's Dwellings Company, shewing appearance after reconstruction of an old building with rear addition and balcony access provided to each floor.

Local authorities might easily purchase blocks of houses of this character, even where not now occupied by the working classes, and convert them, somewhat on the lines followed by the Glasgow Workmen's Dwellings' Company, into workmen's flats, which could be let much cheaper than the ordinary tenements in block dwellings. In other words, surplus middle class houses might be utilised by local authorities to supply the deficiency in adjacent working class neighbourhoods. This would solve a difficulty in many places, especially where the cost of the walls and main structure would be expensive if entirely new buildings were put up under present conditions as to price of bricks and other materials.

Dr. F. J. Sykes (Medical Officer of Health, St. Pancras), who has long been an advocate for the systematic and widespread conversion of houses of this class into self-contained workmen's flats, suggests, in his work on "Public Health and Housing," three methods by which this structural adaptation could be effected.

- (1) The simplest is by partitioning off a portion of the front room opposite the staircase landing on each floor to form a scullery and wash-house, and on the further side of this to construct a water-closet against the outer front wall, obtaining through ventilation from the outer air in the front to the back of the scullery, by means of a fanlight, on to the common staircase, and so on into the open air, again off the staircase at the rear of the house. This partitioned off, lobby, scullery, and water-closet may be made to be entered either from the front room of the dwelling for private use, or from off the staircase for common use, when there is more than one dwelling on a floor.
- (2) Probably the best method would be by the construction of a tower at the back of the house, containing on each floor an addition containing an open lobby, scullery, and water-closet, and approached from the back room on each floor; this would restrict the addition to private use.
- (3) If the tower were constructed off the staircase, then the addition on each floor, or half floor, would be available for common usage by the families on the adjoining floors.

Under the Customs and Inland Revenue Acts of 1890 and 1891, exemption from the Inhabited House Duty may be obtained in the case of a house so adapted for workmen tenants as to secure the certificate of the medical officer of health, but this inducement has been too small to effect any practical result.

It is shewn by the census returns that there are a number of empty middle class houses in towns where the working classes are overcrowded, no less than 15,971 in London alone being returned as "not in occupation." Taking the Borough of Kensington, with its overcrowded Notting Dale area, we find it has close upon 1,000 empty houses of this kind. As the result of an analysis of numerous recent sales of such houses in this borough, it appears that the average selling price of the building varies between £50 and £75 per room, and the ground rent varies from 12/6 to 25/- per room per annum. From these figures it is pretty clear that with an outlay of about £25 per room, which ought to be sufficient to meet the cost of the adaptation indicated in the above suggestions by Dr. Sykes, healthy dwellings could be provided at a total cost for building of from £75 to £100 per room. If we provide for ground rent at 20/- per room, and allow six per cent. on capital outlay to cover expenses and loan charges, we get a total rent of £5 5s. to £7 per room per annum, or 2/- to 2/8 per room per week, which is less than is now paid for non-adapted and unhealthy dwellings.

A successful experiment has been made at Camberwell by the Borough Council which, although more on the lines of Miss Octavia Hill's work, proves conclusively that reconstruction by municipal effort can be made to pay. The Borough Council have purchased the leases of 81 inferior houses in the Hollington Street area at about £150 per house, and, after fitting them up with the necessary sanitary and other conveniences, have overhauled and adapted them for separate dwellings. They have been let profitably to working class tenants, and it is therefore obvious that the adaptation of good houses would pay equally well.

CHAPTER XVIII.

CHEAP, FREQUENT, EASY, AND RAPID TRANSIT FACILITIES.

The facts and figures in the foregoing pages will have demonstrated clearly that the great bulk of additional housing accommodation must in future be provided in the shape of cottage dwellings on cheap land outside large towns, and it therefore follows as a matter of course, that the establishment of cheap, frequent, rapid and easy transit between the centres of populous districts and the agricultural land on their outskirts, must be a necessary part of the future growth, organisation, and development of all towns.

Must the Workman live near his Work?—One of the greatest obstacles in the way of the application of proper and efficient remedies for the house famine, lies in the widespread, but to a great extent, fallacious theory, that “the workman must live near his work.” In one sense this theory applies to the great army of casual workers, dockers, market porters, night workers, and others employed in industries where they have to be “on the spot” at all sorts of awkward hours, but in no sense does it apply to the great mass of artisans and labourers. If these could be encouraged to live in or beyond the suburbs, there would be an ample supply of house room left available for such of the overcrowded city dwellers as could under no circumstances live at a distance from their work.

All workmen must, of course, live reasonably near their work in point of time, and ability to pay the cost of travelling, but given nominal fares, with rapid, frequent, continuous, and widely accessible means of locomotion, mere distance becomes practically annihilated.

Unfortunately, the standards of cost, speed, and service prevailing in the past, have been so radically defective and inadequate, that it is difficult to realise what might be secured from a proper system of travelling facilities.

Until very recently the means of locomotion in this country have been mainly confined to horse-drawn vehicles and railway trains, worked on such a hopelessly antiquated system of fares and service, as to cripple in every possible way the free daily movement of population from centres of population to their outskirts. They have, in fact, created a kind of ring fence round large towns, thus compelling large numbers of workmen to live much nearer their work than is necessary, because the cost and the infrequent service have rendered easy travelling between large towns and the adjacent country districts an impossibility.

Ordinary railway fares have been prohibitive for most workmen travelling long distances, while workmen's trains at reduced fares have, as a rule, been so few in number, and have been run at such inconvenient times as to be quite unsuitable for the needs of the working classes.

This is evident from the fact that although there are something like 800,000 London workmen residing under such conditions as to necessitate travelling to and from their work, the average daily number of workmen's tickets on all the railways was under 100,000 in 1897.

For short distances some of the horse tramways have been fairly cheap and effective, but their slow rate of speed has seriously impaired their usefulness for long journeys.

In spite of these drawbacks, however, the scarcity of house room in central districts, and the desire of large numbers of workmen to bring up their families under healthy conditions, have compelled them to live at a distance from their work, and to put up with expensive travelling by infrequent trains, or crawling trams, at inconvenient hours, rather than pay excessive rents for overcrowded and insanitary dwellings.

Cheap Transit alone will not Suffice.—In this connection, however, it may be well to emphasise the fact that while large suburban housing schemes are of little use without facilities for cheap and rapid transit, the converse holds equally true, and improved travelling facilities can only be really beneficial when accompanied by large schemes for building additional workmen's dwellings.

In those few cases, as in the East of London, where really cheap workmen's trains have been running for some years, the outward movement of population has been so excessively rapid that new mushroom industrial quarters have sprung up at such a rate as to result in the creation of new slum areas on the outskirts, which will, in time, be as bad as the old slums in central districts. At the same time, owing to the local, limited, and partial nature of these cheap travelling facilities, an unduly concentrated demand for house room has arisen in such districts, and rents have quickly mounted up to such a figure as to give little or no pecuniary advantage to the workmen who have thus migrated from overcrowded central districts. It is, of course, obvious that if cheap and improved means of locomotion were made general in all directions, and on all sides of large centres, this demand for house room would be less acute in particular districts, and might be more easily kept pace with by the building of new dwellings, although American and Continental experience of cheap transit, unaccompanied by other reforms, points to the conclusion that an unduly large share of the benefits of cheap locomotion finds its way into the pockets of property owners rather than tenants.

It is only natural, therefore, to find a steadily growing conviction among all sections of housing reformers, that it is the duty of local authorities and others, who may be called upon to supply additional housing accommodation, to acquire very large areas of agricultural land on the outskirts of their districts before its value becomes increased by the advent of cheap transit, and still further unduly inflated by land speculators.

When all has been said and done, however, with reference to the disadvantage attending mere partial and local outlets for cheap

travelling, the broad fact still remains that improved travelling facilities constitute one of the most important factors in the sanitary re-organisation and future development of all large centres of population. It is, therefore, necessary to indicate what reforms are already being carried out, and on what lines future schemes for improved transit should be established in order to promote the relief of overcrowded districts in the most effective manner.

Electric Tramways Necessary for all Provincial Towns.

—In the case of nearly all provincial towns, the remedy is not far to seek. Few of these have a radius of more than four miles from the centre to the agricultural land on their outskirts, and this distance can be easily covered by the electric tramway within half an hour.

Hence it is to the establishment of electric tramways radiating from the centre and extending beyond the boundary of the district in all directions that we must look for relief in most districts. Just as the lift is used regularly in high buildings to make the upper floors accessible, so the electric tramways must be used in future to make the outskirts of every town accessible.

It is very gratifying to find that during the last five years many local authorities have made the fullest use of their powers in the direction of providing cheap locomotion by means of electric tramways, and their work in this respect has roused up private enterprise to a greater activity than it had previously displayed. In both cases, however, this enterprise has been of comparatively recent growth.

For many years owing to infrequent service, the great cost of horse traction, inexperienced management, and lack of popular appreciation, the tramway system, except in districts with crowds of suburban workers and with easy gradients, was inefficient and unprofitable.

The growth of working class suburbs in many towns, the discovery that frequent service developed much greater traffic, the substitution of mechanical traction for horse haulage, with improved methods of management, have effected a revolution in the majority of cases, and made tramway undertakings the profitable investments they now are.

A still more remarkable factor, however, has now come into play, in the shape of the use of overhead and other systems of electric traction, which bid fair to halve the working expenses and still farther increase the amount of traffic. The consequence is that all over the country there is a kind of race between the local authorities and the tramway companies to secure the fruits of the new development. Most of the large towns as opportunity offers, are introducing some form of electric or mechanical traction, and arranging to take over and work their own tramways, while numbers of companies are struggling hard to get new concessions or renewals of old ones. Some account of the powers under which these lines are constructed may therefore be of interest.

TRAMWAYS AND LIGHT RAILWAYS. POWERS OF MUNICIPALITIES AND OTHERS.

(I) Tramways Act, 1870.—The basis of all tramway undertakings up to 1896 was the Tramways Act, 1870, with its modifications in the various Provisional Orders and Local Acts, which have been obtained by different companies and corporations.

The Act is divided into three parts. The first deals with the procedure necessary to obtain leave to build a tramway. The second is concerned with construction, and the third contains a number of general provisions.

The promoters recognised by the Act are of two kinds. They are either private companies or local authorities, and each must obtain a Provisional Order from the Board of Trade.

Private companies must get the consent of the local authorities through whose districts they intend to run before going to Parliament.

Local authorities are empowered by Section 20, to raise loans repayable within thirty years, for the construction of tramways. After constructing their lines, local authorities under this Act, may lease them to a company for twenty-one years or less but they may not work them without a special local act for this purpose.

Private companies, after constructing their lines, have the right of working them for twenty-one years only. At the end of that time they come under Section 43 of the Act, which contains the famous purchase clause.

Where the promoters of a tramway in any district are not the local authority, the local authority, if, by resolution passed at a special meeting of the members constituting such local authority, they so decide, may within six months after the expiration of a period of twenty-one years from the time when such promoters were empowered to construct such tramways, and within six months after the expiration of every subsequent period of seven years . . . by notice in writing require such promoters to sell, and thereupon such promoters shall sell to them their undertaking, or so much of the same as is within such district, upon terms of paying the then value (*exclusive of any allowance for past or future profits of the undertaking, or any compensation for compulsory sale, or other consideration whatsoever*) of the tramway, and all lands, buildings, works, materials, and plant of the promoters, suitable to and used by them for the purposes of their undertaking within such district, such value to be in case of difference determined by an engineer or other fit person nominated as referee by the Board of Trade on the application of either party, and the expenses of the reference to be borne and paid as the referee directs.

This power of purchase is also granted when the undertaking of a company is "discontinued," or declared insolvent by the Board of Trade.

The meaning of the above clause is now perfectly clear.

The local authority, by resolution passed by a two-thirds majority, after a month's notice, at a Statutory Meeting, may take over the tramway at the end of twenty-one years from the granting of the Provisional Order by simply paying the Company the price of the material and nothing more. It is not to pay for it as a "going concern."

How important this is can be seen from the arbitration between the London County Council and the London Streets Tramway Company

in 1893, when the Council negotiated to buy four and a quarter miles of that Company's lines. The Company attempted to get out of section 43, and claimed £604,090; Sir Frederick Bramwell, the arbitrator, awarded £129,748.

The Act contains other valuable clauses.

To prevent obstruction, it is enacted that no tramway shall be constructed within nine feet six of any kerb.

To prevent danger, horses only are to be employed except with special consents of the Board of Trade and local authorities.

To safeguard the surface of the road, provisions are made for maintenance of the part affected by the wear and tear of the horses at the cost of the tramway proprietor.

Section 57 plainly states that "notwithstanding anything in this Act contained the promoters of any tramway shall not acquire any right other than that of user of any road along or across which they lay any tramway."

Under the Tramways Act land cannot be acquired by tramway promoters other than by agreement, so all cases of compulsory land purchase require procedure under a local act.

II.—Local Acts have been obtained by over 100 Corporations during the past five years for power to work their tramways by any system of traction approved by the Board of Trade. Up to 1896 there was a standing order of the House of Commons prohibiting the acquisition of working powers by municipalities who owned tramways, but this is now suspended. Local Acts are governed by the Tramways Act, 1870, but, subject to the approval of Parliamentary Committees, there is nothing to prevent local authorities bargaining with companies for an extension of the period of working beyond the usual 21 years.

III.—The Light Railways Act, 1896.—This Act offers an alternative procedure to Corporations which desire to obtain powers to work their own tramways.

In applying it to suburban districts, however, a good deal depends upon the extent to which the Board of Trade will go in allowing urban application of what is really an Act intended to deal with rural districts.

It is noteworthy, however, that the Uxbridge Light Railway Order of the London United Tramways Company has established the precedent that a light railway may be promoted openly and avowedly as an integral part of a tramway system in an urban district, to be used simply and solely as a tramway.

For the purposes of the Act, three Light Railway Commissioners are appointed by the Board of Trade, and after enquiry they may make a draft Provisional Order for the construction of a light railway, such order to be subsequently confirmed, modified, or rejected as the case may be by the Board of Trade.

The Board of Trade must consider—

(a) The expediency of requiring that the proposals shall be submitted to Parliament; (b) the safety of the public, and (c) any objection lodged against the scheme.

The Board may require the insertion of a clause empowering the local authority, or authorities, to acquire the railway, but failing this there is no such protection for local authorities as that contained in Sec. 43 of the Tramways Act, 1890.

Up to the end of 1901, the Light Railway Commissioners had approved of 164 schemes under this Act, involving the construction of 79 electric railways on public roads, 413 miles in length, at an estimated cost of £3,345,294, besides 85 lines, 946 miles in length, to be constructed at an estimated cost of £5,446,028 on acquired land, and to be worked in most cases by steam motive power.

Most of the applications have been made by private companies, notably the British Electric Traction Co. The Urban District Councils of Barking, Barrowfield, Barton, Dartford, Finchley, and Halesowen, the Corporations of Doncaster, Nelson, and Southend, and the Middlesex County Council, have obtained powers to construct light railways. The Middlesex County Council have agreed that the Metropolitan Tramway and Omnibus Company, shall purchase the lines of the North Metropolitan Company and reconstruct them for electric traction. These lines and others in the Councils area are to be leased to the Company till the 31st Dec., 1930, upon the following terms. After paying 6½ per cent., to include interest on outlay and sinking fund, the balance of nett profits is to be divided so as to give 45 per cent. to the Council, and 55 per cent. to the Company.

The principal sections affecting local authorities are as follows, and show that any County, Borough, or District Council may construct and work a light railway by itself or jointly with other Councils.

An application for an order authorizing a light railway under this Act shall be made to the Light Railway Commissioners and may be made

- (a) By the Council of any County Borough or District through which any part of the proposed railway is to pass.
- (b) By any individual, Corporation, or Company, or
- (c) Jointly by such Councils, individuals, Corporations, or Companies.

Sec. 3. (1) The Council of any Borough or District may, if authorized by an order under this Act.

- (a) Undertake themselves to construct and work, or to contract for the construction of working of the light railway authorized.
- (c) Join any other Council or any person or body of persons in doing any of the things above mentioned.
- (d) Do any such other Act incidental to any of the things above mentioned as may be authorized by the order.

Schedule I. The resolution approving of the intention to make the application must be passed at a meeting of the Council after a month's notice by two-thirds of the members present and voting.

Sec. 17. (1) The Council of any County Borough or district may appoint a joint committee for the purpose of any application for an order authorizing a light railway under this Act or for the joint construction or working of a light railway, or for any other purpose in connection with such a railway for which it is convenient that those Councils should combine.

NOTE.—The Joint Committee is to be like those authorised by the Local Government Act, 1888, or as in Schedule III. of the Act.

Sec. 16, provides that the expenses of the local authority must come from the Borough Fund. The period of the loan must not exceed 60 years, the profits, if any, must be applied in aid of the Borough Fund.

This Act gives powers of compulsory purchase of land. Private companies are not subject to the express power of veto on the part of local authorities, who have, however, with landowners and railway companies, a *locus standi*. The period of purchase is generally about 35 years.

IV.—What the Council may do.—By adopting the requisite procedure indicated in the foregoing summary of the various Acts relating to tramways and light railways, Town or District Councils would be able to do all or any of the following things.

- (a) Obtain a Provisional Order to construct a new tramway in their district.
- (b) Purchase any existing tramway in their district at once from a Company, by agreement, and re-construct or extend the same in any way deemed desirable.
- (c) Purchase an existing tramway by compulsion (at the price of the material) after 21 years.
- (d) Lease any line or lines thus acquired to any tramway company.
- (e) Construct, equip, and work a street railway from any one part of the town to any other part.
- (f) Obtain power to work an existing tramway as a light railway.

GENERAL INFORMATION ON TRAMWAY TRACTION, FINANCE, AND OTHER DETAILS.

I.—Methods of Traction.—The financial aspect of tramway undertakings has been and is being so completely revolutionized by the developments in new methods of traction, that it is important to deal with this subject.

The various modes of traction that have been adopted in this country are horse, steam, cable, gas, and electric. Oil and compressed air have been tried experimentally.

Horse Traction has been shown by past experience to be unsuitable on account of its limited speed, the wear and tear of roads, fouling the streets, and the cost of working.

Steam Engines are very costly and objectionable on account of steam, weight, smoke, dust, noise, smell, and unsightliness.

The Cable System is economical as regards working expenses, and it easily adapts itself to increased traffic as additional cars can easily be attached. In Washington, U.S.A., the cost of working was about 4½d. per car mile. It is said, however, that 43 per cent. of the power is absorbed at the outset in moving the dead weight of the cable.

The disadvantages are the speed of every car being limited to the same number of miles per hour, whether in a crowded thoroughfare or on a quiet road; if a car loses time it cannot make it up; if it has to move more slowly, the gripper wears the cable by slipping on it; a car cannot be reversed and run back; the whole service is stopped in case of a breakdown. It is possible, however, to have varying rates of speed on different sections by "speeding" the cable with smaller pulleys in country districts. The initial cost of construction in Edinburgh was about £11,000 per mile of single track, and the cost of working about 5½d. per car mile.

Oil has been tried experimentally but has met with no success.

Compressed Air is being tried on trams in Paris, Berne, and Lyons, but it is not a financial success at present. In New York it costs more to instal than electric overhead, and the cost of working is 1d. per mile more than the electric conduct.

Gas has been tried on the St. Anne's and Lytham Tramway. Ordinary coal gas is compressed and stored in two gas receivers for use in an Otto gas engine.

The disadvantages are—

1. Delay in attaining full speed and also in stopping.
2. The vibration of the cars.
3. The liability of ~~smell~~ from the exhaust.
4. Slow speed at and special apparatus needed for steep gradients.
5. It is ~~more~~ costly than the electric overhead system.

The systems of electric traction which have been experimented with are—

(a) *The Overhead*, consisting of overhead cables, suspended by means of double or single brackets on poles in the centre or at the side of the roads. Contact is made with the cable by means of a trolley pole on the top of the motor car.

The advantages are that it is in its fully matured state, and is unquestionably successful from a financial point of view; the cars are capable of ascending steep gradients; they can run slowly or quickly, backwards or forwards, and accidents to the wires can be quickly repaired.

The disadvantages are, the obstruction and disfigurement of the streets by the wires, although the advocates of the system claim that these objections are more fanciful than real. This is the system which is being adopted in most recent installations both here and in America and on the Continent. The cost is about £11,000 per mile of single track.

(b) *The Closed Conduit or Surface Contact System*, the principle of which is the putting temporarily in circuit by means of some electromagnetic device, either knobs, plates, or short lengths of surface rail, slightly raised above the level of the paving. The conductors are led through an underground channel into junction boxes placed at short intervals along the track.

It has been constructed at the rate of £9,500 per mile of single line.

The objections to it are the interference with underground pipes and services, the leakage of the electric current, the difficulty of ensuring a proper contact when the road is covered with water, dirt, or snow, the projection of studs on the roadway, and the noisy rattle of the skates.

It is being experimented with in Paris, New York, Monte Carlo, Wolverhampton, and other towns.

(c) *The Open Conduit System*, consisting of a slot in a third rail in the centre of the track or in a groove in or alongside one of the tram rails, through which the collecting rod attached to the undergear of the car makes connection with the insulated conductor in the conduit. The conduit is 2ft. and upwards in depth, and the slot about $\frac{3}{8}$ in. wide. Some of the open conduits contain both the positive and negative conductors, and others contain only the outgoing current conductor, while the return is made by the rails, which are bonded.

The cost, in London, is about £20,000 per mile of single track.

Most of the objections urged against the closed conduit apply to this, and much inconvenience is caused by sand and wet getting into the slot. Repairs are difficult, and take so long that the traffic is disorganised. Cleaning at New York cost £100 per mile, per annum. One unit per car mile was found sufficient for power and $\frac{4}{5}$ d. per car mile was needed for repairs.

The Corporation officers of Blackpool, where it has been tried, do not recommend it, but the London County Council have decided to adopt it on their South London system. On the other hand, they have sanctioned the Overhead System in East London, owing to the probable great cost of installing the conduit on account of the nature of the roadway.

Other varieties of it have been tried in Buda-Pesth, Berlin, Brussels, New York, and Chicago. Many towns, such as Nice, use the Conduit System for central districts, but adapt the cars to the Overhead System towards the outskirts.

(d) *The Accumulator System.* This is generally admitted to be the ideal one if the question of cost is left entirely out of consideration. It involves carrying the necessary power stored up in the cars by means of storage batteries, so that if one car fails it is simply put out of service without interfering with the others.

It is, however, only in its development stage, and although accumulators go on improving, it is at present more costly than other systems of electric traction. It is in use, either jointly with the overhead system—when the average cost is about 1½d. per car mile for power alone—or by itself in Berlin, Dresden, Hanover, Paris, and Ostend. It has been tried at Birmingham and found too costly, although its advocates say the test was not under proper conditions. The cost of working has been about 10½d. per car mile. Bearing in mind, however, that accumulators are only in their infancy as a means of electric traction on a commercial basis, it is not unreasonable to hope that the difficulties of excessive weight, short lived cells, cost of installation, handling of the batteries, and upkeep, will one day be overcome.

The Following Analysis of the Cost of Various Methods of Traction is borne out by American and Continental experience, except that the cost of electric traction is even less.

	Cost per car mile Steam Tramw'y.	Cost per car mile Horse Tramw'y.	Cost per car mile Electric Tramw'y.
Dudley & Stourbridge	12.40	—	6.24
Leeds - -	10.41	10.29	6.63
Huddersfield -	14.00	—	7.90
Dundee - -	12.93	—	7.00
London United -	—	8.00	5.50
Aberdeen - -	—	8.80	6.14
Glasgow - -	—	8.80	5.29
Sheffield - .	—	12.00	7.23
Nottingham -	—	9.55	6.01
Southampton -	—	8.40	8.07
Liverpool - -	—	9.83	7.13

Rapid Growth of Electric Tramways.—In 1890 there were only 160 tramways in existence, with about 1,000 miles of route, and carrying 526 millions of passengers. In 1895, when horse and steam traction still held the field, the route mileage had increased by only 34 miles, and the number of passengers only reached 650 millions per annum. After this year, however, the substitution of electric overhead traction for horse traction began, and progress soon became rapid.

At the end of June, 1901, there was a total open mileage of 1,305 miles, and the passengers numbered just 1,200 millions. The number of undertakings then had reached 213, of which 99, extending to 689 miles were under local authorities control, and 114, of 615 miles, were in the hands of companies. Of the municipal tramway undertakings, three-fourths were under Town Councils, and one-fourth under Urban District Councils.

This rate of increase in mileage coincides with the use of electric traction, which is cheaper, quicker, and more efficient than any other form of traction. In 1890 there were no electric tramways in Great Britain, and although there were experiments in Leeds and South Staffordshire, it was not until the opening of the Bristol Electric Tramways in 1895 that the new era began in earnest. In the words of Mr. J. Clifton Robinson, C.E., who was mainly responsible for its conception and construction.

This first example of an electric tramway in a city, formed a standard for future guidance. It proved conclusively that a district could be opened up under electric traction, which, with only horse power available, must, owing to its gradients, have remained without a tramway. It proved further that lines so radiating from a common centre, passing through and to scantily populated districts are electrically and commercially successful, and that those sparsely inhabited districts immediately began to grow in population, rateable value, and prosperity.

The same capable and enterprising gentleman constructed and opened the Dublin Southern Electric Tramways in 1896, and the Tees-side lines (the Stockton, Middlesbrough, and Thornaby Tramways) in 1898.

Improved Travelling Facilities Create Traffic.—As an example of the way in which improved facilities for travel create traffic, it may be mentioned that whereas the old Tees-side lines only carried one million passengers a year, the new electric system carried eight million passengers in the first year, and caused the gradual disappearance of the Wilderness—a bit of waste land between Thornaby and Middlesbrough—over which streets and houses are springing up in large numbers.

Perhaps no better instance of the extraordinary development of passenger traffic on tramways, by the change from horse to electrical traction, can be advanced than that of the London United Co.

These lines serve the Western districts of London, radiating from Hammersmith Broadway and Shepherd's Bush to Southall, Hounslow, Richmond, and through the Thames Valley to Hampton Court, Kingston, Surbiton, Wimbledon, etc.

The construction of these lines was carried out by the Company's staff under Mr. J. Clifton Robinson, as engineer in chief.

In 1897 the Company was operating about nine miles of tramway under horse haulage, and carried an average of 8,000,000 passengers. These lines were then converted to the Overhead Trolley System of Electric Traction, and when the Company were before Parliament under Sir John Kennaway's Committee in June 1898, in respect to their proposed extensions to Hounslow and Hanwell, Mr. Clifton Robinson was asked to estimate the probable increase of passengers. He put it at 25,000,000. The first year's working showed that 36,000,000 of passengers had been carried.

In the record week of last year (1902) the Company carried 1,025,000 passengers, 63,000 of which were workmen travelling at a rate of less than $\frac{1}{4}$ d. per mile.

Over the 22 miles of line now in operation, the Company is carrying an average of some 40 millions of passengers a year, which number will, it is expected, be further augmented to 80 or 100 millions when the lines are opened to Hampton Court at Easter next (1903).

When the whole of the system for which the Company has parliamentary powers, and which are now under construction, are completed—about 80 route miles of line—the passenger traffic will represent the enormous figure of something like 200 millions a year.

Similarly in the case of the English Municipal Tramways. Bradford, with 50 per cent. increased mileage, showed 100 per cent. increase in passengers. Glasgow, with doubled mileage, showed nearly treble the number of passengers, or an increase from 57 millions to 155 millions in eight years. Halifax, which averaged 40,000 passengers per annum for each mile of track when there were only $6\frac{1}{2}$ miles, now averages 48,000 passengers for each of $27\frac{3}{4}$ miles of track. Sheffield, with 18 miles of track, had $9\frac{1}{2}$ million passengers, but with 49 miles of track, there are just 49 million passengers.

TRAMWAYS OWNED BY MUNICIPALITIES.

It appears that more than half the total mileage of tramways in this country has been constructed and is owned by the local authorities, and this proportion is steadily increasing, owing to the general tendency on the part of local authorities to start new tramways, or at the expiration of the statutory period of 21 years, to purchase the tramway undertakings from the various companies in towns where there has been a system not under municipal ownership.

There were in 1897 forty-two local authorities owning tramways, nearly all horse lines, and leased to operating companies. Under the system of leases, in addition to the rental paid for the line, attempts were made to secure favourable conditions for the people as to fares, workmen's cars, school children's privileges, and the construction of necessary lines for the public convenience in certain streets where they would not have been put had it been a matter of the Company's profits alone. Most of the large towns, however, on the expiration of the various leases and terms, have obtained local acts, so as to work the lines themselves.

The following financial details of these schemes may be useful :

Capital Expenditure has varied considerably, according to the kind of track, the system of traction, and the cost of street improvements. It is important to bear in mind that in some cases the mileage of single track represents, to a great extent, the route mileage as well, where the trams are run on single lines with passing places. If this is not taken into account, erroneous conclusions may be drawn.

The 3ft. 6in. narrow gauge tramways at Dover (three miles), cost about £10,000 per mile to establish, without the electric power station, estimated at £12,000. The average inclusive capital outlay per mile of single track in the case of eight companies, with a mileage of 250 miles, on the 4ft. 8½in. gauge, was £11,600 per mile, varying, however, from £6,000 per mile in country districts, to £16,000 per mile in urban districts, where much wood paving and street widening had to be done.

In the case of 12 municipal tramways, for which there are complete returns, the inclusive capital outlay has varied from £10,000 to £20,000, and has averaged £15,000 for each mile of single track with 4ft. 8½in. gauge, on the overhead electric system. The total capital expended on 400 miles of track was about £6,000,000. These towns are still extending their lines, but at present (Xmas 1902) they have 400 miles of single track tramway for a population of 3,000,000.

The Proportion of Track Mileage to Population varies from 1-3,000th to 1-12,000th, and averages 1-7,500th. It is interesting to compare these proportions with those in other countries, where the proportions of tramway mileage to population are as follows :—

Philadelphia, one to 4,158; Chicago, one to 4,211; Hanover, one to 5,020; New York, one to 6,467.

In America there are over 15,000 miles of electric tramways, or twelve times the total tramway mileage in Great Britain.

It is also interesting to notice how this increased mileage, with a more frequent service, created new traffic to a more than proportionate extent. Thus the increase of traffic following upon the introduction of electric traction was as follows :—Toronto, 118 per cent.; Brooklyn, 100 per cent.; Pittsburg, 95 per cent.; Washington, 80 per cent.

Long distances may be travelled in America for low fares, varying from 10 to 18 miles, and averaging 13 miles for 2½d. in the case of the 12 largest cities. In spite of, or rather because of these facilities for cheap travel, the lines are very profitable, as the following figures show.

Town.	Population in round figures.	Length of Tramways. Miles.	Profit Earned. £
Toronto	200,000	40	99,000
Montreal	300,000	50	125,000
Boston (U.S.A.)	300,000	330	360,000
Philadelphia	1,200,000	400	1,000,000

Profitable Nature of Electric Tramways.—When we examine the annual returns of British Municipal Tramways, we find that they also are very profitable. Receipts in respect of 400 miles of single

track, costing about £6,000,000 were just £1,500,000 in the year 1901-2. This varied from £1,600 to £6,000 per mile of single track, and averaged £3,750 per mile.

Working expenses amounted to £865,000, varying from £960 to to £3,520, or an average of £2,160 per mile of single track. Hence the gross profits amounted to about £635,000, varying from £500 to £3,400, and averaging £1,590 per mile of single track. The percentage of gross profits to capital outlay varied from 5 to 16, and averaged 11 per cent. Out of this sum about £170,000 was paid as interest, and £130,000 was set aside for sinking fund and depreciation, thus leaving a nett surplus of about £335,000, or an average of over five per cent.

In considering traffic records and details of receipts and working expenses, it is customary to measure everything as being so much per car mile, *i.e.*, for each mile run by the cars.

Details of Traffic Receipts and Working Expenses—

The total number of car miles run on the 400 miles of single track above referred to, was about 33 millions, or 82,500 car miles for each mile of single track.

The total number of passengers carried was over 360 millions, or an average of 900,000 per annum for each mile of single track.

The average number of passengers per car mile was about 11, varying from 7.90 at Huddersfield, to 14.50 at East Ham.

The number of passengers on municipal tramways carried in a year, averaged 120 times the population, varying from 56 times the population at Dundee to 155 times the population in the Glasgow district, which for this purpose is estimated at 1,000,000. The traffic receipts per car mile varied from 9½d. at Hull to 1s. 1d. at Blackpool, and averaged 11d.

The traffic receipts per passenger varied from 0.69d. at East Ham to 1.71 at Blackpool, and averaged 1d.

The working expenses per car mile varied from 5.09d. at Glasgow, to 9.68 at Halifax, and averaged 6½d.

The working expenses per passenger varied from 0.41d. at Glasgow, to 1.17d. at Blackpool, and averaged 0.6d.

The number of units of electricity used per car mile varied from 0.88 at Glasgow to 1.73 at Halifax, and averaged 1.06.

The power cost per car mile varied from 0.60d. at Glasgow, to 3.82d. at Aberdeen, and averaged in other cases about 1½d. per car mile. The high power costs were in those cases where the energy was purchased.

The traffic costs, in the shape of wages of drivers, conductors, etc., varied from 2.27d. at Hull, to 3.47d. at East Ham, and averaged about 3d.

The cost of maintenance and renewals per car mile, varied from 0.21d. at Southport to 1.91d. at Blackpool, and averaged 1d.

Management expenses varied from 0.66d. at Sunderland to 1.44d. at Halifax, and averaged about ¾d. per car mile.

Interest and sinking fund charges averaged about 2½d. per car mile.

As a basis for a rough and ready estimate of the cost of installing and working a municipal electric tramway system in towns of various sizes, the following analysis of the returns for 1901-2 may be useful.

MUNICIPAL TRAMWAYS. CAPITAL, OUTLAY, RECEIPTS, AND EXPENSES.

Town.	Population	Capital Outlay.	Length of Single Track Miles.	Car Miles Run.	Traffic Receipts. £	Working Expenses. £
Aberdeen	143,722	229,520	19.25	794,641	37,931	26,577
Blackpool	48,000	214,100	15.57	758,363	41,818	28,260
Bolton	168,205	399,149	33.00	1,705,580	77,274	50,188
Bradford	279,809	581,538	49.00	1,401,873	70,214	48,436
Dover	41,782	38,350	4.50	270,533	11,863	8,796
Dundee	162,100	232,213	20.32	752,814	35,874	24,042
East Ham	96,000	82,979	7.52	365,305	20,000	14,000
Glasgow	735,906	2,041,036	103.53	11,935,099	614,413	263,220
Halifax	104,933	275,685	33.00	1,063,764	54,969	42,916
Huddersfield	95,008	384,794	32.00	1,001,933	49,008	32,425
Hull	240,739	310,551	19.04	2,218,696	88,502	47,027
Leeds	428,593	898,454	71.75	4,726,043	224,294	143,150
Liverpool	686,332	1,749,428	93.00	10,970,063	474,508	327,451
Sheffield	410,120	...	49.00	3,525,999	175,575	106,299
Southampton	104,911	150,608	14.00	854,457	45,168	28,735
Southport	48,083	103,500	10.00	389,827	16,018	9,544
Sunderland	146,828	223,541	17.18	1,170,207	57,307	30,719

MUNICIPAL TRAMWAYS. DETAILS OF WORKING AND PROPORTIONATE RECEIPTS AND EXPENSES.

	Number of times population carried in a year.	Number of passengers per car mile.	Working expenses per car mile.	Traffic receipts per car mile.	Traffic receipts per passenger.	Costs per passenger.	Number of units used per mile.	Power costs per car mile.
			d.	d.				d.
Aberdeen	59	11.45	8.03	11.19	0.98	0.70	0.93	3.82
Blackpool	123	7.66	8.94	13.10	1.71	1.17	1.06	2.51
Bolton	72	9.28	7.06	10.87	1.17	0.76	1.17	1.92
Bradford	...	...	8.29	12.02	...	...	...	...
Dover	69	10.80	7.80	10.53	0.98	0.72	...	...
Dundee	56	12.00	7.00	11.01	0.95	0.60	1.44	2.16
East Ham	70	14.50	7.20	9.94	0.69	0.50	0.98	2.21
Glasgow	155	13.01	5.29	11.71	0.90	0.41	0.88	0.53
Halifax	126	12.38	9.63	12.38	1.00	0.78	1.73	3.67
Huddersfield	82	7.90	7.90	11.72	1.48	1.00	...	...
Hull	87	9.49	5.09	9.49	1.00	0.54	0.89	0.88
Leeds	113	10.30	6.63	11.10	1.08	0.64	...	...
Liverpool	148	9.22	7.13	10.26	1.11	0.77	1.27	2.20
Sheffield	109	12.80	7.23	11.82	0.92	0.57	...	...
Southampton	73	9.00	8.07	12.69	1.41	0.89	...	...
Southport	69	8.51	5.78	9.62	1.13	0.68	1.05	1.75
Sunderland	93	11.62	6.30	11.53	0.99	0.54	1.05	2.15

Working Expenses of large and Successful Private Undertakings.—It is interesting to compare the returns in the last table with those of great private undertakings, as estimated by two of the most capable traffic experts in the world.

Mr. J. Clifton Robinson, Managing director of the London United Tramways, says :—

“Broadly speaking it may be said that the cost of operation of a high class electrical line amounts to 5d. per car mile as follows” :—

	d.
Power House Expenses, Salary, Wages, etc. ...	0.773
Traffic Expenses, Superintendence, Wages, Uniforms, Stores, Tickets, Compensation, etc. ...	2.503
Maintenance and Renewal of Power House, Permanent Way, Line Equipment ...	1.009
Local Rates and Taxes ...	.715
	<hr/> 5.000

The quantity of electric current used is about 1.046 Board of Trade units per car mile, and it costs .903 per unit to produce.

Mr. Vreeland, Manager of the Metropolitan Street Railway, of New York, gives the following estimates :—

	Cable.	Electric.	Horse.
	Per cent.	Per cent.	Per cent.
Mileage	27.4	39.1	33.7
	d.	d.	d.
Receipts per car mile	16.65	13.00	14.40
Working Expenses do.	8.75	5.00	8.95
Nett earnings do.	7.85	7.95	5.45
Proportion of Operating Expenses to Gross Receipts	52.7	38.6	62.1
<i>Detailed Expenses per car mile.</i>			
Power	1.00	0.65	3.45
Traffic Expenses	3.95	3.20	4.10
General	0.70	0.45	.80

IMPROVED RAILWAY SERVICE NECESSARY IN LONDON AND OTHER VERY LARGE CENTRES.

In the case of London and one or two other large cities, tramways alone will be quite inadequate, because the distances to be covered require a more rapid means of locomotion than can be supplied by tramcars running through the ordinary streets. Hence it will be necessary to look to existing and contemplated railways to carry the masses of the people in and out of London, leaving the tramways to act as feeders for the comparatively local collection or dispersion of the traffic from the various railway stations.

Apart altogether from the practical difficulties in the way of many companies, which prevent the further multiplication of a purely "workmen's train" service, it is found that nothing but effective competition has been able to rouse the older railway companies to introduce rational reforms, however much overdue and obviously necessary, into their suburban train service.

Electric Traction on Suburban and City Railways.—

The establishment of light railways and tramways in the suburbs served by their lines, has, up to the present, only been met by determined but futile attempts to prevent the passing of the parliamentary bills authorising their further construction or development; but with the continuous growth of such lines, and the successful working of the new underground deep level electric tube railways, which have recently become such a feature of London's travelling facilities for locomotion, carrying ordinary passengers over six miles for 2d., the existing companies are getting alarmed, and are seriously thinking of making substantial concessions to the demands of the public.

The L.B. & S.C.R., the G.E.R., and the South Coast Railway Companies are seeking powers this (1903) session to electrify their suburban lines.

Electric Tube Railways.—There are $15\frac{3}{4}$ miles of electric tube railways in operation in London, and there are $36\frac{1}{2}$ route miles authorized and under construction. The returns for a *half year* show that the financial position of those now working is as follows :—

Railway.	Route Miles.	Capital Outlay.	Passengers.	Receipts.	Dividends on Capital.
City and South London -	$6\frac{3}{4}$	£ 2,325,897	9,192,120	£ 76,544	4 p.c.
Central London	$6\frac{1}{2}$	3,643,103	22,897,334	185,118	4 p.c.
Waterloo and City - -	$1\frac{1}{2}$	605,000	4,429,926 and 1,197 season tickets.	33,407	3 p.c.

The working expenses of the City and South London were 44 per cent. of the receipts during the last half of 1902, and the passengers increased by 2,768,820.

On each line the average fare per ordinary passenger was 2d., but while this represented a very short journey on the Waterloo and City, and a short journey on the City and South London, it is the maximum fare for $6\frac{1}{2}$ miles on the Central London, where workmen may travel the whole distance for 1d. each way. The working expenses on the Central London Railway amounted to 53 per cent. of the receipts, and were equal to 1.63d. per passenger, or 34.43d. per train mile. The

line is provided with 32 locomotives and 168 cars, and each train accommodates 288 passengers. Here again the last half year of 1902 shews an increase of 1,623,126 passengers, the average being 121,879 ordinary passengers per day.

In addition to the above lines, there are the following tube railways.

(1) Under Construction—

	Mls.	Capital.
Baker Street and Waterloo - - -	3	3,179,000
Great Northern and City - - -	3½	2,080,000
Charing Cross, Euston, and Hampstead -	1½	2,368,000

(2) Authorized—

Brompton and Piccadilly - - -	2¾	1,333,000
District Railway Deep Level - - -	4½	1,600,000
Great Northern and Strand - - -	6¼	3,200,000
North West London - - -	4¼	2,000,000
City and Brixton - - -	4½	1,200,000

(This will be the cheapest tube line yet constructed).

(3) Proposed—

City and North Eastern to Waltham Abbey.

Deep Level District Extension to Stepney and Hammersmith.

Brompton and Piccadilly Extension to Shepherds Bush and City.

Central London Extension to Hammersmith and City completing the circle.

Paddington, Victoria, and Kensington.

North West London, Marble Arch, to Victoria.

Marble Arch to Clapham Junction.

City and South London Extension, Islington to St. Pancras.

Great Northern and City and Piccadilly and Brompton Extension.

Combined Train and Tram Transit Scheme.—The Metropolitan and the District Railways have already taken practical steps to electrify the whole of their system during the coming year, and have reduced their fares, so that it is possible for ordinary passengers, not only to travel for 5d. return from the extreme West of London to the City, but also to go beyond the county boundary to places like Ealing, a distance of 11 or more miles for 9d. return.

This reduction of fares has been of great benefit to the Companies themselves, both of them having just declared higher dividends in consequence of increased traffic. The Chairman of the Metropolitan Railway, in presenting the accounts for the last half year, said :

It might naturally have been expected that when these reductions were made they would have seen at first some diminution in their general traffic receipts, but in no single instance had such a reduction occurred. The increases had been continuous, and they had not only enabled the directors to pay ½ per cent. more dividend than on the corresponding half year, but also (1) To carry forward £21,637 to the current half year ; (2) To clear off certain outstanding accounts hitherto in suspense, and (3) To make permanent improvements at the stations without adding to capital account.

Another valuable step has been the conclusion of an arrangement whereby these railways will have through communication with through bookings at similarly cheap fares from all parts of their extensive system with corresponding services—in connection with the comprehensive network of tramways established by Mr. Clifton Robinson and his colleagues of the London United Tramways Company throughout the outer western and south-western suburbs of London. This great, combined undertaking is interesting because it carries out to a very great extent, under one administration, the recommendation of the Joint Parliamentary Committee of both Houses, which in 1901 investigated the whole question of London tube railways and travelling facilities. The Committee said :—

“ Underground railways in London and its immediate suburbs—from the termini of which passengers could for the present proceed by electric surface tramways—appear to be the best mode of dealing with the present traffic, and the probable requirements of an increasing population.”

From the latest figures issued, it appears that the District Railway will carry passengers 7.75 miles from Hammersmith to the City for 3d., an average of 2.58 miles per 1d., or 0.40d. per mile. The tramways will carry passengers from Uxbridge and intermediate stations to Hammersmith, a maximum distance of 13.49 miles for 6d., and an average rate of 2.02 miles for 1d., or 0.49d. per mile. The fares for through journeys up to a maximum distance of 21.24 miles, on the combined train and tram, average 2.29 miles for 1d., or 0.44d. per mile.

Shallow Underground Tramways.—The London County Council have asked for powers to construct an underground tramway from Westminster Bridge through the New Street to Holborn, and up an incline to the terminus of the Council's northern tramway system. The trams will run under the centre of the roads in all cases, and the pavement space on each side will be occupied by the subways for pipes, mains, etc. The cost of the scheme is estimated at £282,000 but only the portion from the Strand to Theobald's Road has been sanctioned.

Two New Railway Experiments.—Among recent ingenious schemes for improved transit, may be mentioned the Behr Mono Rail for rapid transit, and the North Eastern Railways proposed motor cars for a frequent service with a small unit.

A railway $34\frac{1}{2}$ miles in length for express traffic between Manchester and Liverpool is to be constructed on the Mono rail system at an estimated capital cost of £2,800,000, or £80,000 per mile. The rails are to be fixed on very tall, overhead tressels, tied and braced together, the tie bars being light rails against which guide wheels will roll. Cars will run every 10 minutes, and there will be no intermediate stations, so that the journey will be done in 20 minutes, or at the rate of 110 miles an hour. Each car with motor and 64 passengers will weigh 45 tons.

A line of this kind is in operation between Elberfeld and Barman, in Germany, a distance of $8\frac{3}{4}$ miles, and although there are 18 stations,

the journey of $18\frac{1}{2}$ miles is easily done in the hour. The car is suspended from a single elevated rail, so that its centre of gravity is below the rail, each car sitting on it like a saddle.

The great advantage of this system lies in the possibility it affords of duplicating existing surface railways by the construction of an elevated track above the ordinary lines. This plan would make practicable Lord Farrar's proposals for express trains night and morning to all the 300 stations between the 20 mile radius and the 85 mile radius from London.

The North-Eastern experiment will consist of the running of a number of petrol electric cars on the rails of the North-Eastern Company, to and from certain local stations at intervals of ten minutes. The cost of running these cars will be very small indeed as compared with the ordinary train, and they will be much more effective.

EXISTING TRANSIT FACILITIES.

The first and most obvious condition of improved transit is the establishment of cheaper fares, not only in connection with workmen's trains, but for all classes of passengers who might thus be induced to reside outside large centres of population.

The various railways and tramways are in such a state of transition, that it is difficult to say with any degree of precision what are the fares charged in each district, but the following particulars derived from special inquiries made in various localities in 1901-2, may give a general indication of the respective charges.

The chief charges to be considered come under the headings of ordinary fares, season ticket rates, and workmen's fares.

Ordinary Railway Fares.—Dealing first with the ordinary railway fares, the statutory maximum of 1d. per mile for third class passengers, is still the *minimum* single fare in most districts, but on certain special routes the competition of other railways, or tramways, or omnibuses, has resulted in a slightly reduced charge, especially for return tickets.

A few years ago, the following analysis was made of the ordinary fares charged to and from **113 stations** between 4 and 15 miles from the various **London termini of 12 companies** serving districts in and near London. They include 24 typical stations in Surrey; 8 in Kent; 57 in Middlesex; and 21 in Essex. Twenty-two of these are on the L. & S.W.R. The average mileage rates were as follows:—

	Single.			Return.		
	1st	2nd	3rd	1st	2nd	3rd
	d.	d.	d.	d.	d.	d.
Eleven Companies (excluding L.S.W.R.)	1 ¹¹ ₂₁	1 ¹ ₈	17 20	2 ² ₅	1 ³ ₄	1 ¹ ₄
L.S.W.R. - - - - -	1 ¹² ₂₁	1 ¹ ₆	19 21	2 ¹ ₄	1 ³ ₄	1 ¹ ₂
Twelve Companies (including L.S.W.R.)	1 ¹¹ ₂₀	1 ¹ ₇	18 21	2 ¹ ₃	1 ³ ₄	1 ¹ ₃

It will be seen that the return fare is about $1\frac{1}{2}$ d. per route mile in the case of most stations in the suburbs of London, but there are still many districts where the rate is 20 per cent. higher. Even if the *minimum* rate is applied to a 20 mile journey, it is obvious that the resulting charge of 12s. 6d. a week is prohibitive.

The above average fares are now a little smaller, as the Metropolitan and the District Railways have recently reduced their fares considerably.

The ordinary fares of provincial towns are, as a rule, rather more than those in London. As the result of a detailed inquiry in about 60 typical provincial districts, it appears that in 46 cases the single fare was 1d. and in the remaining 14 cases it varied from $\frac{1}{2}$ d. to $\frac{3}{4}$ d. per mile. In 18 cases the longest journey for 1d. was 2 miles, and in 8 other cases 1d. for $1\frac{1}{2}$ miles.

Ordinary Tram Fares.—Dealing next with ordinary tram fares, the standard rate is gradually being reduced to 2 miles for 1d., and in some cases to $\frac{1}{2}$ d. per mile. Halfpenny stages are in practice at Aberdeen, Glasgow, Leeds, and East Ham, as well as upon the lines of the London County Council, but in many cases 1d., while sufficient to pay for a journey of three miles and over (as at Sheffield, Dover, Liverpool), is still the minimum fare. The return above referred to shows fares of 1d. per mile in 28 cases, $\frac{1}{2}$ d. per mile in 10 cases, and between $\frac{1}{2}$ d. and 1d. in 22 cases.

In provincial towns the longest ordinary tram rides for 1d. were in 4 cases 3 miles, in 20 cases 2 miles, in 10 cases between 2 and 3 miles, and in 32 cases less than 2 miles.

In London, tram fares for long distances are lower than in the provinces, being 3d. return City to Wood Green, 7 miles, City to Lower Tooting, $6\frac{1}{2}$ miles, and City to Highgate, $4\frac{1}{4}$ miles. The London United Tramway Company fares are at the rate of $\frac{1}{2}$ d. or less per mile for ordinary passengers, and this Company has developed an enormous traffic in the West of London where previously there was very little.

On its South London lines, the London County Council has carried no less than

53,639,489 passengers	or	44.75 per cent.	at	$\frac{1}{2}$ d. fares.
50,913,036	"	42.50	"	1d. "
8,700,170	"	7.25	"	$1\frac{1}{2}$ d. "
5,268,668	"	4.50	"	2d. "
1,359,196	"	1	"	3d. "

in addition to issuing 4,457,612 workmen's tickets at half fares in many cases.

The average receipts have been 0.88d. per passenger, and the gross profits after paying working expenses have amounted to over £52,000 for the year. These results have been accomplished by the use of expensive horse traction.

It is obvious that the new electric traction will enable still further reductions to be made.

Season Ticket Rates.—Dealing next with season tickets, there are, as in the case of ordinary fares, one or two specially cheap routes, which help to reduce the average second class annual charge per return mile in London to 20s. per annum, or about $\frac{1}{2}$ d per day, as may be seen from the following analysis of **season ticket rates to 78 stations** distant between 7 and 17 miles from the London termini of 12 railway companies serving districts just outside the metropolis. It includes 20 stations in Surrey, 30 in Middlesex, 10 in Kent, and 12 in Essex. Twenty-one of the stations are on the London and South Western Railway.

The average mileage rates per annum, according to distance from the terminus, for season tickets from these stations, are about as follows :—

Twelve Companies (including L. & S.W.R.)	- 29s. 6d.	20s. 3d.
Eleven Companies (excluding L. & S.W.R.)	28s. 6d.	20s. 0d.
L. & S.W.R.Co.	- 30s. 0d.	22s. 0d.

This mileage rate in the case of first and second class season tickets, varies *slightly* in inverse ratio to the distance ; in the case of third class season tickets the variation is greater.

Among typical season ticket rates in the provinces are Heywood (Lancs.), nine miles from the terminus, £7 12s. per annum ; Blaydon-on-Tyne, 3s. per mile per quarter ; Glasgow, £8 a year for 10 miles ; Clydebank, £1 13s. 6d per quarter for eight miles ; Dundee, £3 per annum ; Bradford, 17s. 6d. per quarter for four miles ; Stockport to Manchester, £5 4s. per annum ; Wolverhampton, £2 15s. a quarter for 12 miles ; Plymouth, £6 for $4\frac{1}{2}$ miles.

Season Tickets on Tramways are not yet introduced, but it is probable that with the growth of municipal tramways in conjunction with municipal housing schemes on the outskirts of large towns, a system will be introduced whereby the tenants of suburban cottages will have the right to travel to and from the centre on the municipal trams by the inclusion of a payment of 6d. or 1s. per week in their rent, just as the use of a lift in tall buildings is included in the rents of the various tenants. The receipt for rent or rates could form the season ticket, and would not only identify the user, but would safeguard against fraud.

Workmen's Cheap Fares.—In the case of the 60 provincial centres before referred to, it was found that the workmen's train fare was 1d. per mile for the double journey in 30 cases ; under 1d. per mile in 16 cases, and over 1d. per mile in 14 cases—mostly for short journeys.

From Glasgow to Clydebank, a distance of 8 miles, the workmen's return fare is only 1s. per week. At Barrow-in-Furness, workmen's trains are run at 2s. a week for 9 miles, and 1s. a week for 4 miles. The Great Eastern Railway carries workmen by certain trains at 2d. return fare for a distance of 12 miles. It may be assumed that workmen's fares in London are tending to approximate to 2d. or 3d.

return anywhere *within the county*, although there are marked contrasts between the various districts.

NOTE.—The return fare for workmen from L.B. & S.C.R. suburban stations to the City is generally 4d., and in *no case more than 5d.*

The return fare from Woolwich and Plumstead, S.E.R. ($9\frac{1}{2}$ miles), to the City is 5d., and from Abbey Wood 6d.

The return fare, London, Tilbury, and Southend Railway to the City from Barking (8 miles) is only 3d.

The L.C. & D.R. fare from Penge and the Crystal Palace is 5d.

The G.E.R. fares for workmen are as follows :—

Enfield Town ($10\frac{3}{4}$ miles), Wood Street, Edmonton and Silver Street to the City, 2d.

Stratford Market to Beckton, 3d.

The N.L.R. return fare (workmen) from Chalk Farm to Poplar (8 miles) is only 2d.

The Metropolitan Railway scale is :—

Not exceeding 4 miles	...	...	...	2d.
Exceeding 4 miles but not exceeding 7 miles	...	...	...	3d.
" 7 "	"	10 "	...	4d.
" 10 "	"	13 "	...	5d.
" 13 "	"	15 "	...	6d.

The District Railway fare to Ealing (11 miles) is 4d. On the other hand, the L. & S.W.R. fare to Richmond from the City is 6d., plus 3d., or a total of 9d. a day for a distance of 10 miles.

Workmen's fares on trams may be assumed, as a rule, to be half the ordinary fare.

At Dover, the workmen's fare is $\frac{1}{2}$ d. to any part of the borough, a possible distance of 3 miles. Halfpenny fares for workmen are conceded at Sheffield, Glasgow, London, and East Ham. Workmen are carried 3 miles for 1d. at Sunderland, Liverpool, Plymouth, and Bradford, and 6 miles for 1d. at Stockton, Middlesbrough, and Southall. The workmen's fare on the London United Tramways system is 1d. for 4 miles.

The Cheap Trains Act, 1883.—A great deal of work has been done by the National Association for the Extension of Workmen's Cheap Trains, under the guidance of Alderman George Dew, L.C.C., in conjunction with the London County Council and other municipal authorities, in the direction of pressing the various railway companies to *carry out* in a proper and sufficient manner the provisions of the Cheap Trains Act, 1883.

This Act, in the words of the Royal Commission of 1885, practically made a bargain with the railway companies, whereby, in exchange for certain conditions, all railway fares not exceeding a penny a mile (*i.e.*,

all third-class fares) are exempt from passenger duty, and fares exceeding that rate, for journeys between stations in the urban districts, have to pay a duty of 2 per cent. only, instead of the ordinary duty of 5 per cent. It has been calculated that the amount thus gained by the various companies since 1883 exceeds £11,000,000.

The conditions under which this enormous sum has been remitted to the various companies are—

- (a) The provision of proper and sufficient workmen's trains on all parts of their lines for workmen going to and returning from their work at such fares and at such times, between six o'clock in the evening and eight o'clock in the morning, as appear to the Board of Trade to be reasonable.
- (b) On complaint being made that accommodation is insufficient, or on their own initiative, the Board of Trade may order an inquiry, to give the inhabitants of a district full opportunity of showing the necessity for a specific train or trains.
- (c) The Board may order the company, or companies, to provide such accommodation at such fares as may appear to be reasonable, and if the company neglects to comply with the order, the company shall lose the benefit of the remission of duty.

The London County Council estimated the minimum number of workmen, etc., requiring cheap and convenient locomotion up to 8 a.m. as being over 800,000, distributed as to residence as follows:—East, 22·9 per cent.; North, 22·3 per cent.; West and Central, 20·7 per cent.; South, 34 per cent.

To meet the requirements of these persons, it was estimated that 577 workmen's and half-fare trains were run in 1896 in the London 20 mile radius, with an approximate total accommodation for 201,066 passengers. The average daily issue of workmen's tickets on all 14 lines of railway was only 99,919.

Clauses have been obtained in several recent companies' Acts, securing return tickets for 2d. to any station not more than 4 miles from the terminus by all trains up to 8 a.m.

It is now the practice for a model clause to be inserted in all tramway bills providing for the issue of workmen's tickets at fares not exceeding 4 miles for 1d.

REMEDIES REQUIRED IN THE WAY OF IMPROVED TRAVELLING FACILITIES.

To sum up, it may be said that if the foregoing minimum rates of fare of the present railways and tramways were the normal rates for all districts, we should have charges within the reach of all workmen, but, unfortunately, this is not the case. There are many drawbacks.

The great essentials in all new transit schemes are—

- (1) **Through communication in every direction.**—In addition to new travelling accommodation being cheaper, more frequent, and more rapid than the existing railway services, there should be as far as possible *one management*, so as to secure that there should be every facility for through communication by the most direct routes in every direction.

In the absence of inducements and facilities for through journeys, the people are put down at places where the centrifugal tendency of the movement of population is arrested by a higher rate of railway charges on the same railway, or by a break in the railway system, thus tending to repeat at the circumference the evils of the centre.

To emphasise the futility of railways other than through lines, it may be mentioned that the terminus of the Central London Railway is adjacent to, if not in, a sanitary district called the Notting Dale area, where the death rate amounts to 40 per 1,000 every year, that is higher than the death rate of our Army in South Africa from all causes, and the whole sanitary district, with a population of 17,000, has a death rate of 29.6.

In fact, the present condition of things emphasises what is one of the worst faults of the existing means of transit, so far as it affects the housing question, namely, the establishment of one or two specially cheap routes, encouraging undue concentration of population at certain competitive points, while restricting the proper dispersion of population in other directions by means of unduly high fares or inadequate train service.

- (2) **An All Night Service.**—They should provide an all night service to all districts. Only by this means can the outer districts be effectively welded into an organic union with the central districts for the residential purposes of all classes of workmen.

All night tram cars are run by the London County Council, and with the exception of an interval of two hours, the same is done by the London United Tramways Company. The Great Eastern Railway runs an all night service of trains, and there is only a very short interval on several of the other lines.

Cheap Intermediate Fares.

- (3) They should encourage the movement of population from zone to zone, as well as from point to point. The American tramways and the Central London Railway are defective in this respect, and so are all lines which merely give cheap fares from one extreme point to another.

Cheap Fares to Thinly Populated Districts.

- (4) To facilitate the dispersion of population in all directions over a wide area of open country, they should provide travelling facilities not only to places where there is a large existing population, but also to places where there is plenty of room.

This can best be effected by connecting railways with cheap through fares from all their stations to innumerable points on tramlines radiating over a wide area, thus facilitating healthy dispersion rather than unhealthy concentration.

One great evil is this, that while travelling through the crowded parts of London, where there is competition, passengers may travel at the rate of from 1d. to 1½d. per return mile, but the moment they get outside the London boundary, where effective competition is absent, the rate of charge goes up to an average of 1½d. per mile—an average increase of 20 per cent.

Thus the rate is higher for long through journeys from the congested centres of London to the open land outside than from one part of overcrowded London to another part, e.g., Charing Cross to Hammersmith on the London boundary, 5½ miles, is 6d. return, or 1½d. per return mile; but Hammersmith to Richmond, outside the London boundary, 4½ miles, is 9d. return, or 2d. per third class return mile. Similarly, Charing Cross to Richmond is 1s. 3d. return. With workmen's fares it is worse.

For example, while workmen can travel from the centre of London to the suburbs, inside the County of London, for 2d. or 3d. return, a through journey to Richmond costs 9d.; that is an increase of 7d. for a journey of 4½ miles, as compared with 2½d. for 5 or 6 miles in London, nearly four times the fare for less than double the distance.

This enormously increased rate for travelling beyond the London boundary, has in the past penalised all attempts to get from the crowded slums of London to the healthy country districts outside.

The census returns show that the normal flow and growth of the population beyond the London boundary, has been checked and restricted in certain districts by bad travelling facilities. The population of the outer ring (namely that belt of suburban districts which lies outside the boundary of Registration London, but is included in the Metropolitan Police District), has increased 45.5 per cent., that is from 1,405,489 to 2,044,553, but this rate of increase has varied from 20 per cent. in the Kingston Division of Surrey, to 110 per cent. in the Romford Division of Essex.

The same returns show that inner London contains in round numbers 4½ millions of people crowded on 75,000 acres, whereas the districts served by the London United Tramways, in connection with the Metropolitan District Railway and Allied Lines, contain only 450,000 people spread over an acreage of 75,000, nearly all within ten minutes walk of the various lines.

The death rate in London is 50 per cent. greater than the death rate in the extra suburban area referred to.

Municipal Subsidies for Cheap Transit Lines.

- (5) The following recommendation of the 1901 Joint Committee of Lords and Commons should be acted upon, although clauses to this effect were struck out of private Bills by Lord Morley in the session of 1902:—

"The Board of Trade should insert in each Tube Railway Bill a model clause based upon that in the Light Railways Act, with such

modifications as may be necessary, giving powers to the City, Corporation, or the County Council in the counties in which the railways would be constructed, *either to construct or aid in the construction of the lines.*"

Such powers would enable councils to encourage by subsidy, or otherwise, the prolongation of railways into districts thinly populated, and, therefore, suitable for the relief of congested districts, whereas in many cases, at any rate, a public company would not feel justified in extending their line till the population became greater.

The following suggestions of the London County Council with regard to workmen's trains are very instructive and important:

- (a) That workmen's tickets be made available for return by any train carrying third-class passengers.
- (b) That quarterly or monthly third-class tickets be issued to all stations.
- (c) That all third-class trains arriving at London termini up to 8 a.m. be workmen's trains.
- (d) That all third-class trains from London termini up to 7.30 a.m. be workmen's trains.
- (e) That superior cheap trains at half fares be run to London termini from 7 to 9 a.m.
- (f) That a model zone system be adopted for all future as well as all present Metropolitan railway undertakings.

The zone limit proposed was the limit of the existing workmen's train service, viz., 20 miles. The number of zones to be three, and each to increase in radius outwards, and the zone tariff to decrease in rate in the same order. The mean zone tariff to be 0.2d. per mile, as against an existing mean rate for all the lines of 0.32d. per mile, and a minimum of 0.093d. per mile on the Great Eastern Railway. The system proposed was as follows:—

Zone.	Zone radius. Miles.	Mean distance of zone, double journey. Miles.	Zone tariff for double journey.	Mean rate per mile of mean double journey.
First - -	5	6	1½d.	0.250d.
Second - -	12	17	3½d.	0.205d.
Third - -	20	32	4½d.	0.140d.
Mean rate per mile, nearly			- -	0.200d.

The Zone System, as adopted in Hungary, consists of 13 zones circling out from Buda Pesth. The first zone is 15.5 miles wide, and the others up to the 11th zone are each 9.3 miles wide. The fare is 5d. for each zone within this area. The 11th and 12th zones are 15.5 miles wide, and all beyond these are in the 13th zone. After the 11th zone the fare is 10d. per zone. It is possible, therefore, to travel 145.7 miles for 6/8. Before the adoption of the zone system, these railways paid only 3.48 per cent., and carried 5,648,000 passengers. After its adoption, they paid 6 per cent. in 1892, and in 1898 carried 33,146,000 passengers.

With these proposed cheap fares, and other reforms on existing and projected lines, the London working classes could reside in healthy suburbs in cottages, could pay the workmen's fare, and yet could obtain for their combined fare and rent a healthy dwelling, with just twice as many rooms as they could get for the same money in central districts.

CHAPTER XIX.

HOUSING LESSONS FROM OTHER COUNTRIES.

England has not very much to learn from either American or Continental examples in the matter of the housing of the working classes, as a glance at the death and disease rates of the great cities in those countries will quickly show. There are, of course, several striking exceptions, especially in the case of Germany, but speaking generally, the standard of domestic sanitation and of housing accommodation is lower in foreign countries; the type of dwelling in many small towns, as well as in nearly all large cities, is almost wholly confined to blocks of four or more storeys, and the number of rooms per family is consequently unduly small.

Improved sanitation, wider streets, slum clearance, and suburban expansion have, it is true, lowered the death rates of these towns enormously, but in spite of their highly organised medical and scientific staffs, appliances, and activities, most of them are less healthy than London, while in proportion to wages, rents are as high or even higher.

The double-decker tenement houses of New York and Chicago, are dearer and more deadly than London slums, while the working class suburban streets are badly paved—if at all—and lined with houses of cheap and inferior construction, having possibly another row of small houses on the sites of what ought to be their back gardens. Rents of from 3s. to 6s. per room per week are by no means uncommon.

Taking the figures for 1891 at random, it will be found that Berlin had no less than 367,000 families in 21,600 buildings, or an average of 17 families under one roof, not one family in 600 having a house of their own. The cellar dwellings of German cities varied from 36,542, or 6½ per cent. of the population in Hamburg, to 117,702 or 7 2-3rd per cent. in Berlin. In Breslau, Dresden, and Magdeburg, nearly half the population live in one roomed dwellings, if we do not count a small closet or half-room called a *zubehör*, which is a characteristic part of most German dwellings, and is not provided with any fireplace for warming or ventilation. Rents on an average take close upon one third of wages. The people of Paris live 30 to a house on the average, and in spite of the millions spent on improvements, have a death rate higher than that of London. The phthisis death rate in particular contrasts most unfavourably with London.

The large cities in nearly all these countries have recently grown very rapidly, many of them having doubled their population during the last 20 years, and all without exception have a housing problem to face more serious than that in this country. Although they can show very little worth copying in the matter of model working class dwellings, they have been making up a lot of leeway during the past 30 years in other respects, and a brief consideration of some of these activities may be instructive.

SANITARY ADMINISTRATION.

The Belgian Law of 1889 called into existence "Committees of Patronage," which are meant to stimulate the local authorities to a stricter observance of their duties, but they have no executive powers. They offer this advantage, however, in that they provide a field of activity for public-spirited citizens, where they can bring semi-official influence to bear on questions of housing and sanitation.

Each commune has its sanitary council, which is expected to look after the sanitary conditions of houses, and to make appropriate recommendations to the burgomaster, who, as regards household hygiene, has practically absolute authority. In towns of over 2,000 inhabitants, he is authorized to prohibit the occupation of houses that are in bad condition from defects of construction, or uncleanness, want of light, improper drainage, or from any other causes which may compromise public health. At the expiration of one month from the date of his notification, a poster containing the words, "House interdicted on account of unhealthiness," is placed on the front of the building.

Upon demand of the Municipal Council, the Government may authorize the purchase of ground to make healthy, or to ameliorate either wholly or in part, an old quarter, or to construct a new one, under the supervision of a commission composed of five members, among whom are one public relief officer, a physician, an architect, and an engineer. The plan of the area has to show what has to be done with it after purchase, and a royal ordinance has to determine the conditions of sale of land not occupied by public streets.

The valuation for compulsory purchase is made by three experts, two chosen by the parties and a third by the judge for the particular district.

French Sanitary Law provides for the appointment in every community (**at the option of the Municipal Council**), an unpaid commission charged with the duty of ascertaining and indicating measures indispensable for the sanitation of dwellings. Up to the year 1894, only eight out of over 36,000 of the administrative communes of France had organized commissions on unhealthy dwellings. The commissions are each composed of from five to nine members, and must include a physician and an architect or builder, as well as a member of the Public Relief Bureau, and of the Council of Experts where these institutions exist. The mayor is the president. The commissions visit places which have been pointed out as unhealthy. They make a full report of the causes and conditions of unhealthiness, as well as the remedies required.

At the end of a month from the delivery of their report, the Municipal Council consider the cases, and may order the necessary works to be done under penalty, but may not permanently close the house without a decree by the Council of the Prefecture. It is complained that the local authorities are slow to move, and that the machinery is cumbrous, slow, and ineffectual. There are Councils of Public Hygiene and Salubrity, designated for the *arrondissements* and the chief towns of each Prefecture. They consist of from seven to

fifteen members, appointed by the Prefect for four years, and then advice is asked in relation to the sanitation of houses or of localities. A superintending central committee on Public Hygiene, controls and instructs the local Councils. It does much the same work as is done in England by the Medical Department of the Local Government Board.

German sanitary administration is in the hands of the police authorities, assisted by either the municipal physician or an advisory sanitary commission, composed of representatives of the city government, physicians, and the chief of local police, who is the presiding officer. In Berlin, if a house proprietor finds any of his tenants maintaining dwellings in a filthy state, he is bound to warn them to clean up, and if they fail to comply, to turn them out without further ceremony. Should the landlord neglect his duty, an officer of the sanitary department will make a visit upon the complaint of the neighbours, and if he finds the house filthy, clean it at the landlord's expense. This method of dealing with persons of uncleanly habits is pretty effective in preventing the upgrowth of slums.

RECONSTRUCTION OF STREET SYSTEMS.

The most interesting work done in continental cities has been the reconstruction of the congested tangle of narrow, dark, and foul streets, which in many cases occupied the site of the old town, by the substitution of broad, well-planned, systematic thoroughfares, with ample water supply, good drainage, plenty of light, and a number of open spaces. Everything that stood in the way of the broad, straight course of the new avenues has been razed to the ground, and the street systems of the various cities have been made to conform to the courses of the great boulevards which have been run round and across them everywhere.

Paris has been the model in nearly every case, and it is safe to say that all European capitals, and most large cities, have been wholly or partly reconstructed during recent years in their external forms upon Paris models, so that their new quarters look like the inner suburbs of that city. It is well known how Baron Haussmann, in effect the permanent Mayor of Paris, appointed and supported by the authority of Napoleon III., so that he had practically absolute power, cleared away tens of thousands of small old houses, and laid out parks, open spaces, boulevards, and pleasure grounds by the hundred. Between 1851 and 1871 the cost of the improvements, after allowing for enormous recoupments by the sale of surplus lands, was over £48,000,000.

There is no law in France to permit of the compulsory purchase of insanitary areas, but there may be expropriation for cutting through streets or other works of public utility, and, if necessary, for securing new buildings, in accordance with hygienic requirements, adjoining property may be acquired. Some of the great boulevards of Paris have thus been constructed practically without cost to the city, because the extra land thus acquired has been so much enhanced in value as a building site, that the price received when it has been sold has been almost sufficient to meet the cost of public works.

This work has been continued at even greater cost since 1870, owing to the rapid increase of population, and the fact that many of the comparatively new quarters, which sprang up while the old ones were being remodelled, have already had to be subjected to the process of transformation.

In most continental cities, however, the dangers of allowing suburbs to grow up haphazard are now being recognised. Both the development of the new and the reconstruction of the old quarters are now subject to the provisions of careful schemes planned out beforehand.

Public regulations in Paris have now fixed the maximum height of buildings facing the main streets at 65½ feet; have prescribed the number of storeys; have compelled private builders to observe what is called the "raccordement et l'harmonie des lignes de construction," so as to preserve the marvellous and elegant regularity of the frontages; and have required the periodical repair, or repainting, of all façades, to secure the neat and fresh appearance of every street.

In Italian cities, new quarters have also to be constructed in accordance with similar regulations, and on what is known as the "piano regolatore."

The Building Regulations of Berlin govern and prescribe the strength and fire-proof qualities of buildings, their height with reference to the street width, and the harmony of the street frontage. They also require that one-third of every building lot should be left unbuilt upon; they forbid the construction of dwelling rooms with less than a prescribed minimum of cubic space, or lacking proper provision for daylight, ventilation, and heating.

In addition to this, the whole of the present and prospective area of Berlin and the adjacent districts has been planned out, so as to determine exactly what kind of houses landowners may erect. Thus, in one neighbourhood there may be workmen's dwellings, and in another detached villas, and no one may erect dwellings of the former type in the district of the latter.

In nearly all German towns the Town Councils now prepare very carefully thought-out plans, dividing the land in and round their district into zones, with provision for wide streets and open spaces, both planted with trees. In the zone most distant from the centre, only buildings of two storeys are generally allowed, and in proportion to its distance from the centre, each zone must have lower buildings, with less of its area covered by buildings.

The area thus planned out, contains as much building land as will probably be needed to supply sites for houses and other buildings during the next twenty years. In preparing the plans, the reasonable wishes of the owners of the land have every consideration, but the needs of the town and the health of its inhabitants are supposed to weigh most in arriving at a final decision.

A great deal of labour and study are devoted to the preparation of these plans by the able architects, engineers, medical men, and other experts, to whom the work is entrusted. Not only are the engineering

and architectural aspects of the matter dealt with, but full and elaborate opinions are obtained with regard to the hygienic, and even the artistic side of the work.

Some time ago the writer was asked by the Editor of the *London Echo* to contribute a short article indicating what was the immediately necessary practical step to be taken in England towards securing better housing conditions. In complying with this request, the particular measure advocated was the **purchase of very large areas of cheap land on the outskirts by the various Municipalities.** Although this policy has not yet been extensively adopted, it will possibly be forwarded by a consideration of what has been done abroad.

For some years many German towns have adopted the policy of steadily buying as much land as possible on their outskirts whenever opportunity has occurred to get it at a reasonable price. The success of this policy has been so marked that two years ago the Prussian Government issued a rescript to the provincial governors to use all their influence to induce all Prussian towns to buy as much land as they could obtain, and to retain possession of all they then held and should afterwards acquire. It is interesting to note (*Soziale Praxis*, 25 Dec. 1902) that apart from the influence of this rescript, the area of land held by 31 large towns in Germany varied from 10 to 365 square yards per head of population. Only seven of the 31 have less than 24 square yards per head, six have from 24 to 60, nine have from 60 to 120 (including Berlin, 85), five have from 120 to 240, and four have more than 240 square yards per head. Nearly all are actively increasing their holdings. Since 1890, Berlin has added 21.52 yards per head to its communal holding, while the other towns have increased their holdings by from 254 to 1,269 per cent.

Most Hungarian Towns are in the fortunate position (much advocated as desirable in England) of holding, as municipal property, the surrounding area, formerly common land used for village pasturage and fuel supply. This has practically destroyed land speculation, which is the curse of so many other large cities, and has kept the cost of sites down to a low figure. It will, of course, enable the local authority to control, in the most effective manner, any suburban building development that may be carried out.

A Great Improvement Scheme was initiated in Vienna by the Emperor about 40 years ago, when the fortifications that had cramped the city were pulled down and a fine circular boulevard was laid out round the city, from which other wide roads radiated in all directions. In order to encourage building, the houses built on the surplus land within five years were exempted from taxation for 30 years, and other houses built afterwards were granted similar exemption varying from 15 to 25 years. The result of this policy was to reduce overcrowding in Vienna below any other Austrian city, and to bring the proportion of families occupying one room down to five or six per cent., just half the proportion in London. The funds for meeting the exempted taxation were raised from the sale of State lands in conjunction with the municipality.

Naples is being transformed on a large scale at a probable cost of £20,000,000, towards which the Italian Government have already voted £4,000,000.

There is a dark side to most of these improvements, however, in connection with the density of population and the consequent overcrowding that have been brought about by the demolition of old working class dwellings at a far greater rate than the erection of new ones. This is the complaint not only in Paris, but in Milan, Rome, Naples, and the big German cities, to an equal or even greater extent.

Growing feeling against Block Dwellings.—Unfortunately, the block type of dwelling is erected only too frequently, even in these new suburbs, although there is a world-wide tendency on the part of housing reformers to urge the abandonment, as far as possible, of this type of dwelling (which simply *warehouses* the people) in favour of self-contained cottages, or at least cottage flats.

Dr. Fuchs, of Freiburg, a well-known German housing expert, only expressed the general opinion of the recent large International Housing Conference, at Dusseldorf, when he warmly approved the stand being being made in England against the block system, which has produced such injurious effects in Continental cities.

Mr. Robert Hunter, who has gained large experience as Secretary of the Chicago Tenement House Commission, is equally strong in condemnation of the American blocks. He says in a recent letter:—

The sky-scrapers and the tall tenements are a creation of the devil. However they may be arranged, I can never see anything in them except a menace to the best family life and normal natural living among the people. I hope that you will do everything to prevent their growth in England.

The Suburban Question in Continental Towns.—Energetic steps have recently been taken to remedy this state of things by the provision of electric tramways and other forms of improved transit facilities, but in the absence of organised development of suburban cottage colonies the land speculator has obtained the lion's share of the benefits.

It is now well and widely recognised that the practical difficulties in the way of acquiring sufficient cheap suburban land must soon be drastically tackled, and that rationally planned systems of railways and tramways, at nominal fares, are essential to the success of any such developments. In one respect, German cities have set a good example by the annexation (in a municipal sense) of suburban districts to the large cities at such a rate as to double and even quadruple their area at a bound. Hence, the respective areas within and without the actual towns themselves are placed under one governing body, and treated as one organic whole, especially for purposes of locomotion. This has been accompanied by the establishment of tramway systems, under municipal regulation and control, specially planned to make easy the flow of population to and from the business centre, by a combination of radial and concentric routes along main arterial thoroughfares.

These lines are for the present under private ownership, but they are subject to regulations in the minutest details, and they will ultimately revert to the municipality without any large payment.

The experience of Frankfurt, as described by Mr. T. C. Horsfall, who has written several very able pamphlets on this aspect of the housing question may be of interest. He says:

Ten years ago the Mayor of Frankfurt-on-Main, seeing that manufactures were rapidly increasing in the town, felt convinced that the town would soon have to be greatly extended. He therefore induced the Town Council, and the Committees of the Hospitals which are connected with the town, to buy all the land which they could obtain, and a large amount was bought. Frankfurt, like all other German towns, makes very carefully thought-out plans for town extension, providing for very wide streets, many of them planted with trees, and for many open spaces; and all builders are compelled to conform to these plans and to elaborate building regulations; and these plans and regulations are prepared in good time and apply to the belt of land surrounding the town. In the last few years there has been a very great demand for workmen's dwellings in Frankfurt. To enable the demand to be met rapidly, the Town Council are selling their land on Chief Rent for terms of eighty years, undertaking at the close of the term to pay one-quarter of the value of the buildings placed on the land; and because the land is the property of the town, and the houses built on it will eventually be so too, the Town Council is willing to lend all associations and persons who are prepared to build houses of the kind needed, and to comply with the Council's regulations, nine-tenths of the cost of building. The regulations require that every block of houses shall have gardens. Thus, not only is a large supply of good houses rapidly obtained, but, too, the town, the community of Frankfurt as a whole, will be enriched by the process by which many of our landowners have been enriched, and it is unquestionably very much better for everyone that it should be a town and not an individual who is so enriched. A very large number of good houses, well provided with gardens and on very wide streets, are now being built, the result forming a marked contrast with the badly built cottages at Miles Platting erected by the Manchester Town Council, and with the closely packed cottages arranged at haphazard on each side of narrow streets, which are now springing up in the growing districts of Manchester and Salford and in such suburbs as Gorton.

HOUSE BUILDING ASSOCIATIONS IN BELGIUM AND GERMANY.

There has been very little municipal house building in these countries, but a system of subsidising, supporting, and co-operating with private companies and semi-official associations has taken root as the main form of municipal action, and is gradually developing with more or less success. Originally, the chief form of activity was the promotion of schemes for making workmen the purchasers of their own dwellings, but in more recent years the comparative disadvantages of this course are being recognised, and the tendency now is to retain large quantities of house property in the hands of one association or company, and to let the dwellings to workmen.

Mention has already been made of the loans which may be obtained in the United Kingdom by similar bodies, under Sec. 67 of the Housing Act of 1890; and it is interesting to note that up to 1902 the Public Works Loans Commissioners have advanced nearly £1,500,000 to various companies and societies for the erection of workmen's dwellings.

Those who have had experience of asking for loans of this kind, say that the absence of red tape and needless restrictions on the part of

the Public Works Loans Commissioners is in marked contrast to the practice of other Government departments dealing with loans to municipalities.

A brief outline of the nature of the work being done abroad cannot fail to be instructive to those contemplating similar methods in Great Britain. The countries in which house building associations have flourished most are Belgium and Germany. Little has been done in France, and less in Italy.

Belgian Savings Banks and Loans to Building Associations.—The Belgian Savings Bank is not limited to securing the safe custody of the workers' money, but is utilised in stimulating the production of houses, and supplying the needs of the class which has contributed its funds. This it does by lending 10 per cent. of its funds to (1) joint stock companies and (2) co-operative societies, established for the purpose of providing or facilitating the provision of workmen's dwellings. The advances are made to societies under the "Companies Law," but they must not have a dividend over 3 per cent., and they must carry capital to a reserve fund. The loans are limited to houses on $\frac{1}{2}$ acre of ground, and the value of the building and site must not exceed £220. Applications for loans must be made through the "Committees of Patronage," which consist of competent, independent men chosen in each locality to look specially after housing and sanitary matters. Co-operative societies can borrow only a limited amount of money, proportioned to the value of the houses which they own, or have mortgage claims upon.

In the case of joint stock companies, the bank is permitted to make advances to the amount of one-half of the share capital subscribed, but not paid up. Thus, a company with a capital of 100,000 francs, of which 10,000 francs are paid up, may borrow 45,000 francs from the bank, so as to begin with a working capital of 55,000 francs. In other words, 100 francs paid up, will secure power to borrow 500 francs.

There are two kinds of societies at work.

Sociétés de Crédit (credit societies) simply borrow and relend to their members. They are favoured by loans at 3 per cent., so as to encourage individual ownership rather than renting "companies."

Sociétés de Construction (constructing societies) are such as build, purchase, sell, exchange, and let houses. They have to pay $3\frac{1}{2}$ per cent. interest.

Constructing societies have to pay into a sinking fund till the loan is reduced to half the value of the building. The remainder may be held on mortgage as a permanent investment.

Up to April, 1902, the various *Credit Societies* had received advances from the Savings Bank as follows:—

			francs.
106 Joint Stock Companies, about	-	-	41,000,000
8 Co-operative Societies, about	-	-	2,500,000

At the same time, the *Constructing Societies* had received advances as follows:—

	francs.
33 Joint Stock Companies, about	2,025,000
1 Co-operative Society	66,500

The total number of loans granted by the Societies up to 1902 was for:

Joint Stock Companies	18,243
Co-operative Societies	903

and of loans of the first kind, 14,703 were additionally secured by life insurance, and 785 of the second kind.

House Purchase Combined with Life Insurance.—Working men borrowing money from credit societies, may repay loans in two ways, either by terminable rent charge at 4 per cent., plus about 2-25th per cent. sinking fund for 25 years, or else by an adapted method of life insurance. The latter method is the one most generally adopted. It is best described in the words of M. Lepreux, managing director of the National Savings Bank.

Suppose that a working man wishes to acquire a house worth 3,000 francs (£120). He is required to find one-tenth of that sum, that is 300 francs himself. That done, he is entitled to raise by loan from his society, a sum, which according to strict rule should be 9/10 of 2,700 francs. As a matter of fact, after the payment of the first premium upon his life insurance, it generally amounts to more. For if, to state an instance, the borrower is of the age of 30, and his loan is to run for 25 years, the annual premium payable in respect of a sum of 2,700 francs will be 98.85 francs. The loan which he has received will be increased by nearly that amount, and accordingly, come to be nearer 2,800 francs than 2,700 francs. It should be easy to understand why this is so, if it is borne in mind that the premium is payable every year in a lump sum at the beginning of the year. Since our working man needs all the 300 francs that he is supposed to be possessed of for the acquisition of his site, the credit society will necessarily have to advance the first premium, and so bring up its loan by the same amount. Suppose that the sum borrowed—and secured only by mortgage—is only 2,700 francs, the borrower's account will, in the event of his death, while his debt is still running, close with, to him, an adverse balance. That means that his house will not have been fully paid for, and his widow will remain the society's debtor. Such contingency it is most desirable to avoid. And to avoid it, it is that the combined method of mortgage debt, coupled with life insurance, has been resorted to.

We will assume that the sum lent is 2,800 francs. The society will secure itself by a mortgage on the house, and it will also enter into a contract with the Insurance Society, making itself the beneficiary in an insurance of the borrower's life, which itself effects, for the sum named. Under this agreement it advances the first premium of, say, 98.36 francs—being covered for the whole amount advanced by the policy.

The borrower, on his part, undertakes to pay to the Society, while the debt runs:—

(1) Interest on the loan, say at the rate of 4 per cent. ergo ...	112 francs.
(2) The premium due on the policy, say	98 36 francs.
	<hr/> 210.36

He will discharge this debt by monthly payments, substituting (by agreement) a full franc for every fraction, that is, accordingly, 18 francs (in lieu of 17.53 francs).

To make the matter fully clear, here is a two years' account of a supposed borrower. We will suppose that the borrower died in the third year.

1902.	DEBTOR.	Fr.	CREDITOR.	Fr.
Jan. 1	Amount advanced including first insurance premium	2,800	Monthly Payments.	216
Dec. 31	Accrued interest ...	112	Balance remaining due ...	2,996
		Fr. 2,912		Fr. 2,912
1903.			Monthly Payments.	
Jan. 1	Balance carried over ...	2,696.00	18 x 12 ..	216.00
	Insurance premium ...	98.36	Balance remaining due ...	2,690.13
Dec. 31	Accrued interest ...	111.77		
		Fr. 2,906.13		Fr. 2,906.13
1904.			Monthly Payments.	
Jan. 1	Balance carried over ...	2,690.13	18 x 12 ..	216.00
	Insurance premium ...	98.36	Death of borrower in	
Dec. 31	Accrued interest ...	111.54	December.	
		2,900.03	Payment of insurance ...	2,800.00
	Balance due to borrower ...	115.97		
		Fr. 3,016.00		Fr. 3,016.00

It will be seen that, upon the occurrence of the borrower's death, not only is his account fully balanced, but his widow becomes entitled to a balance in cash of 115.97 francs.

There appears to be no occasion for insisting upon the benefit which is bound to result, alike to lending societies and to the families of borrowers from resort to the combined method of repayment and life insurance. But it may be as well to point out that those advantages are purchased at the cost only of a very slight addition to the ordinary redemption charges. In the above case the borrower is taken to pay at the rate of 18 francs per month. Without insurance he would have had to pay 15 francs (including sinking fund). The difference, accordingly, is only 3 francs, say 75 centimes (7½d.) per week.

In Holland, municipalities are authorised to assist the provision of workmen's dwellings by means of

- (a) Grants of land to serve as sites.
- (b) Facilities in respect of the formation of new streets and sewers.
- (c) Loans of money at low interest, which may be obtained from the Government if the Municipality is deficient in funds.

They are empowered to effect compulsory purchase of houses unfit for human habitation at the value of the materials only.

They can also prescribe plans which have to be followed in building.

A new law has just been passed enabling co-operative and other building associations to borrow money at low interest from public sources.

GERMAN HOUSING ASSOCIATIONS.

The social legislation, which has in Germany secured pensions for old age and permanent disablement to working men, has in the process at the same time accumulated enormous sums of money which might be made serviceable in providing plentiful and cheap credit. As sanitary and cheap dwellings must mean less illness and premature decay to

working men, it was only natural that one of the first uses to which this fund was put was to lend money for assisting the provision of workmen's dwellings.

At first the directors tried lending money direct to workmen, but this was inconvenient and inefficient. Next they tried lending it to employers, rate levying corporations, and local savings banks. In the end, it was decided to transfer part of the initiative in assisted house building to co-operative housing associations.

The various funds may now, if they chose, invest the *whole* of the money collected in housing operations—namely, one-half within the Trustee Funds limit, and the other half beyond.

Co-operative Building Associations in Germany have advanced by leaps and bounds since 1890. At the close of 1889, there were only 38 of these societies, with property probably worth only about £100,000. Now there are 420 such societies, which have created house property of a value exceeding £3,000,000.

Two of the most active societies are those of Dusseldorf and Frankfort, whose work consists of—

- (a) The diffusion of information on housing matters ;
- (b) The giving of practical advice ;
- (c) The conduct of enquiries into various housing cases and problems ;
- (d) The collection, preparation, and supply of designs, rules, and other materials for general use.

These societies get advances up to 97 per cent. Employers of labour take shares and debentures in them. Corporations are able to take shares, and to exempt from stamp duties, law costs in court, and certain taxes those societies which will limit their dividends to 4 per cent., and sell only to their own members.

They can borrow money on mortgage at from 3 to 3½ per cent. The Prussian Government, which has expended £1,000,000 since 1895 in aiding the supply of dwellings for its workmen, has laid out fully a third of this through building associations, and smaller amounts have been similarly spent by the other German Governments. The advantages of such an intermediary in connection with house building and management are obvious in the case of dwellings built for the employees of large industrial undertakings. Instead of the workman being liable to be turned out of his house in the event of differences with his employer, he is secure in his home so long as he pays his rent. He can also have a voice in the management of the building scheme, and will thus take greater interest in the property.

It may be added, however, that there are many limitations and possible dangers attending the Building Association movement, and the contention is already popular and growing in favour that municipalities should do more in the matter of housing. As a rule,

municipal house building in Germany has been simply for municipal employees, but one or two interesting schemes have been carried out.

Dusseldorf is a German city with a population of 200,000, and it presents many interesting features well worthy of imitation. So far as workmen's houses themselves are concerned little is to be learned, inasmuch as they are of the Scotch block or tenement house type, with shops on the ground floor. Municipal houses, which are much sought after, have been erected in Louisenstrasse at 22/- per month for two rooms, and 30/- per month for three rooms.

The Trade Union Societies have erected similar houses on the municipal model. They provide a kitchen, which is kept very clean ; a bedroom, generally with two beds ; a living room, with provision for sleeping accommodation ; and a neat little scullery. The stoves are of iron, either enamelled or faced with earthenware, and they stand in the room with a pipe outlet instead of the usual fireplace and chimney flue which are always found in England.

Dusseldorf has much greater freedom than English cities in carrying out housing and improvement schemes, inasmuch as the municipality is not hampered by central red tape ; it can borrow freely for 100 years or more, and it can acquire land compulsorily in connection with improvement schemes by the simple process of asking for the appointment of an independent arbitrator, who hears the case for the Council and the owner, and fixes the price ; the whole without any Parliamentary or State veto.

In one respect it is on the lines of the proposed Garden Cities, as the numerous factories are placed in the outskirts, isolated to a great extent from the dwelling houses, which are situated among squares, promenades, trees, gardens, and a large park in the centre, and connected by electric tramways, so that the workmen go out of the centre where they live to the outskirts where they work, for a maximum fare of one penny at any time during the day.

At **Frankfort-on-Main** the International Building Society has been formed, and has acquired and prepared 24 acres of land by making the roads, sewers, etc. The municipality guarantees interest on the shares of the Company at 4 per cent., and after exercising from the first a direct control over the Company, it acquires bit by bit the whole of the Company's interest.

This parent company constructs the streets, and will maintain them for five years. It has also agreed to construct for the sum of £155,800, 100 three room dwellings at £27 per annum, 400 two room dwellings at £18 per annum, 92 two room dwellings in the mansards at £16 10s. per annum, 170 one room dwellings at £9 8s., or a total of 772 dwellings with 1,454 rooms at an average cost of £107 per room, and let at 3s. 8d. per room per week. It does this by promoting a 'sub' company, with limited liability, and a capital of £45,000. This latter company undertakes to construct the dwellings within three years, and the Municipality guarantees interest at 4 per cent. on £170,000

débentures issued by it, thus securing a total capital of £215,000. The town at once acquires shares for £5,450 in this company, so as to exercise its influence in the Council of Administration, and it also secures a further share in the benefits of the company as follows:—

- (a) From 1904 to 1935, a fixed sum of £300 a year must be *first* paid to the town, and after payment of a maximum dividend of $4\frac{1}{2}$ per cent., the balance must also go to the town.
- (b) The extinction of the loan *can* be effected in 1909, after six months notice, and *must* in any case be begun in 1935 at the rate of one per cent., and must be completed in 40 years. Thus in 76 years at the outside the town will acquire everything.

The total area of the land is 24 acres, of which about 8 acres are reserved for streets and places, and 16 acres for building. Only 12 acres is used for workmen's dwellings, and the land forms the subject of the contract with the town. The other 4 acres are left to the International Building Society to put up what buildings it pleases.

SUNDRY HOUSING SCHEMES.

At Nuremberg, 57 dwellings have been recently built in a similar way for municipal employees, at a cost of £18,570. Each dwelling consists of a *rez de chaussée* and two storeys. Each storey has two or three rooms and a kitchen. The town lent the capital at $3\frac{1}{2}$ per cent., and gave the site at the nominal price of 50 pfennigs a square foot, with roads and sewers complete. The rents are fixed to cover the cost of construction and maintenance *only*. The town will systematically purchase shares until it has more than half. It exercises control over the rents and general management.

Many of these associations in the provinces have copied what is known as the Mulhouse type of house.

The Mulhouse type of Dwellings consists of four houses in the centre of a plot of ground grouped together at the angles of the structure, and separated by interior walls at right angles, thus giving two exposures to each house, and permitting openings on two sides, a kind of modified back to back dwelling. The plot of ground, containing about 1,800 square feet, of which the building occupies 350 square feet, is also divided into four parts. Each house is two storeys high, and the exterior walls are covered with rough mortar. Each house is $20\frac{1}{4}$ ft. by 17 ft., and contains four rooms with an attic and cellar. The cost of building is about £100 per house, and the cost of site, £10. The rent is about 3s. per week. Other houses are built grouped as above, but have only one storey.

The tenants may become proprietors in fifteen years by paying about rs. 3d. per week extra on their rents. The sale of houses has had an unfortunate effect, inasmuch, as after a time, usurers got possession of many and exploited future tenants for all that could be got from them.

Overcrowding has been prevalent, no less than 7,642 persons living in 1,028 houses, one third of which were of only one storey.

The great Krupp firm at Essen have erected dwellings of various types for nearly 30,000 persons at Essen in connection with their factories. They shew a steady improvement in type and appearance from the ugly blocks of the early years to the more modern houses artistically built for two families, and surrounded by garden space, trees and flowers. The colony at Alfredshof, for aged or convalescent workers, is very artistic, and to a great extent similar to Bournville.

Taking two typical dwellings, we find that a semi-detached dwelling contains the following provisions for each of two families :—

Living room, 173 square feet ; kitchen, 195 square feet ; two bedrooms, 154 to 195 square feet.

The cost of the houses is £468 the pair ; that is, £58½ per room, or £4 per square metre of floor space, or 10/2 per c.c. in space.

An ordinary four-roomed cottage cost from £15 to £25 for site, and £185 for building, or a total of about £210. The rent varies from 4/- to 4/6 per week, *without* taxes, etc.

At Noisiel, in France, M. Menier has provided 295 semi-detached cottages for his workpeople. The houses are two storeys high, and are built of brick on a foundation of stone, with tiled roofs. They are situated on lots about 100 feet square, leaving open space at the side and rear for a vegetable garden. The accommodation consists of a cellar, kitchen, living room, and two bedrooms, with an attic for storage. A shed is erected, as an annex, in the rear, from which a door opens into the kitchen. The cubic space of a kitchen and three bedrooms is about 5,125 cubic feet. The cost per cottage was about £200, and the rent, which is fixed at about 3 per cent. gross, is 2/4 per week. The land tax, at 12/3 per annum, the door and window tax, at 15/- per annum, and other charges, which amount to about half of the gross rental, are borne by the owner, who also furnishes water, provides free schools for children, free medical attendance and relief, besides baths and literary and musical entertainments, at a cost of over £2,500 per annum.

The tenants are not allowed to become purchasers, as the proprietor thinks they would in time get into the wrong hands, and in any case it would be impossible for him to secure their proper use. As an alternative to this, rents are lowered, according to a fixed scale, after ten, fifteen, and twenty years' service. These cottages have been built and maintained from philanthropic motives, but the proprietor believes that the results which have been reached fully justify the expenditure on economic grounds.

A careful examination of the cost of building and cost of sites in Continental countries shews that they are only slightly lower than in England. They bear, in fact, just about the same proportion to wages.

CHAPTER XX.

MISCELLANEOUS PROPOSALS AND INFORMATION.

The various proposals for dealing with the House Famine arrange themselves mainly under the six following heads:—

1.—Cheaper money and more of it.

It has been frequently pointed out in the foregoing pages (especially pp. 160-165) how the annual payments for interest on and repayment of money borrowed by local authorities for housing purposes vary from 40 to 60 per cent. of the rent, and are far in excess of what they might be and ought to be. The required cheapness may be effected in two respects. The more important and effective of these is the issuing of Government housing loans at a low rate of interest, but while public opinion is rapidly growing in favour of this proposal, it has not secured so much Parliamentary and official support as the less important proposal of extending the period of repayment. It is, however, gratifying to note that while there was a large increase for the year 1901-2 in the rate of borrowing under Part III of the Act of 1890, there was also a slight increase in the length of the period granted for repayment.

The figures are as follows for the year 1901-2 (excluding London):—

7	loans for land purchase, 60 years	-	-	-	43,645
7	" " " 50 "	-	-	-	161,532
16	" for erection of buildings, 40 years	-	-	-	229,751
6	" " " 30 " and under	-	-	-	33,424
TOTAL					£468,352

If this sum is compared with £825,829 borrowed during the preceding ten years it must be admitted that some municipalities are rapidly becoming more alive to a sense of their duties in respect of the housing of the people, and that even the red tape of the central government is somewhat relaxed.

2.—Cheaper land and more of it.

Attention has been frequently directed to the excessive cost of much of the land that has been used for housing purposes, but it is equally important to bear in mind how very limited in quantity, even in country districts, is the land allocated for the sites of workmen's dwellings.

The various proposals for securing large quantities of land for sites at lower prices are dealt with hereafter, but it is necessary to point out that the acquisition of such sites ought to precede or, at any rate, accompany any measures under the next heading.

3.—Cheaper transit and more of it.

In the preceding chapter this aspect of the question has been very fully gone into, and will not need to be further referred to here except to emphasise the extreme importance of securing that it should go hand in hand with schemes of land purchase on a very large scale in the outer areas.

4.—Cheaper building, and more—*of the right kind*.

It has been shewn in pp. 157-160 and elsewhere that cheap land is essential to the erection of cheap types of houses, and it only remains to urge that facilities should be given for the encouragement of all building agencies, individual, co-operative, and municipal, so long as they will erect houses of a suitable type and let them at reasonable rents.

5.—Complete or partial exemption of workmen's dwellings from rates and taxes.

The removal of taxes from food has cheapened the price, added to the quantity, and improved the quality of that consumed by the working classes. It is equally obvious that the removal of taxes from dwellings would tend to cheapen the price, add to the quantity, and improve the quality of the rooms used, and therefore the air consumed by the workmen and their families.

It has already been shewn that from 15 to 30 per cent. of the rents of workmen's dwellings consists of rates and taxes, and it is suggested that partial exemption from these charges should be granted on a sliding scale (varying inversely as the rental) to municipalities, companies, landowners, and others, letting sanitary cottages below a certain *standard rental per cubic foot of air space supplied*. In order to provide the local and national revenue thus lost, it is suggested that the money should be obtained by a tax on land values, or by a municipal sur tax on the Death Duties.

6.—Municipalities should be assisted, encouraged, and compelled to take action under *all* parts of the Housing and Sanitary Acts.

A number of suggestions have been made in the foregoing pages as to the ways in which this may be done, but it is essential that some responsible central body, preferably a permanent Housing Commission, should be formed, and charged with the inspection, direction, and ultimate control of all forms of housing work.

TAXATION OF LAND VALUES.

Of all purely legislative, as distinguished from administrative, housing reforms, the one that finds most favour among politicians is that embodied in the proposal to levy rates and taxes on **land values**. The present method of raising local revenue is by rates levied on the total *ratable value* of occupied premises, *i.e.*, the value of the premises as a whole, land and buildings together, if occupied. The proposal is to make a separate assessment of *land values*, *i.e.*, the values of sites, irrespective of the buildings upon them, and to transfer the burdens of local rates on to such land values.

It is claimed, in the first place, for this measure, that it will break down the "corner" which is unduly inflating the prices of urban land; and, in the second place, that it will reduce rents by relieving buildings of that charge for rates, which, as has been shewn in Chapter XIV., varies from 1d. to 1/- per room per week, and averages in most urban districts outside London about 1/6 per dwelling per week.

The practicability of a separate land assessment has been often debated, but it is a very common thing for it to be made in actual fact. As to the amount of income that would be derived therefrom, it is estimated that while the total rates of London are about £11,000,000 per annum, its annual value is about £16,000,000, and its total ratable value in land and buildings, about £44,000,000. In the case of smaller towns, it may be assumed that the site value is about one-fifth of the total ratable value, so that if all site values were rated, the ordinary occupiers would have their rates reduced by from 1s. to 2s. in the £.

How the Rating System affects Building and Rents.—

The way in which it is claimed that this reform will operate, may best be described by the following extracts from a leaflet issued by the Liberal Publication Department at the last General Election.

If we pass through the outskirts of any of our great centres of population, we see pieces of land left practically derelict, with perhaps an old horse grazing there disconsolately, or a few hens investigating a rubbish heap. A little further we see houses being built and roads being laid out. We know that still more houses are badly wanted, and we wonder why the land between is not being utilised.

One of the reasons is that it is the policy of many of the owners of such land to "hold it for the rise." And this policy is directly encouraged by our present system of rating, which classes such land as agricultural, and rates it on that basis at (say) £3 or £5 an acre, while it could be let for building at £50 or £100 an acre, and is daily acquiring a bigger and bigger value owing to the increasing pressure of population. And even the amount of the rates on the agricultural value of such property has been reduced by half by the Agricultural Rating Act. If the land is not in occupation at all, it is marked "void" in the Rate Book and pays no rates whatever.

In consequence of the immunity from rates granted to land which is withheld from use, the price of building land everywhere is artificially enhanced. At the same time the crushing burden of rates which is imposed as soon as the land is built on, further increases the amount which has to be paid by occupiers of houses.

Take an imaginary but typical instance to show the working of the present system. Take two acres, side by side, somewhere on the outskirts of a growing neighbourhood. Call one Blackacre, the other Whitacre.

The two acres, land for land, site for site, are similar, and each could be let for building at, say, £30 per year.

Blackacre is being held idle. It could be let for building at £30 a year, but the owner prefers to stand out for a further rise. Meanwhile, its grazing value is £3, and it is rated at £3. Rates are, say, 5s. in the £; 5s. in the £ on £3 = 15s. Half of this amount is remitted by the Agricultural Rating Act, and Blackacre pays 7s. 6d. in rates.

Now turn to Whitacre. The land value is the same, viz., £30 per annum. But the owner of Whitacre has had ten houses built on it—say, ten cottages, the ratable value of each is, say, £24 gross, £20 net. The total ratable value of Whitacre thus becomes £200. And its rates at 5s. in the £ will amount to £50.

Whitacre, with a land value of £30, has to pay £50 in rates; Blackacre, with the same land value pays 7s. 6d..

The owner of Blackacre, for his services in holding up his land for a speculative profit, is rewarded by exemption from rates; the owner of Whitacre, for allowing houses to be built on his land, is fined to the tune of £50 per annum. Such a burden, of course, immensely increases the cost of occupying the houses that are built.

The result is that only such land can be developed and let for building as is suitable for houses which command a rent high enough to cover the amount of the taxes, and much land that is suitable for cheap houses, such as are required by the working classes, cannot be utilised. This is really bad for landowners themselves as a class, because the development of building estates is hindered and the period of "ripening" is unduly prolonged. It may be advantageous for the owners of central sites that progress and development on the outskirts should be arrested, but it is bad for everybody else, including the owners of land on the outskirts.

Thus do our present rates penalise and deter development where it is most necessary, while they protect the policy of obstruction, whether it is due to the greed of the speculator or the selfishness of the dog-in-the-manger.

What, then, is the remedy? The remedy is simple. For our present rates we should substitute the taxation of Land Values. An assessment must be made of the unimproved value of land everywhere, *i.e.*, the value of the land apart from any buildings or fixtures or improvements. The tax, then, must be levied on the true land value, whether the land is in actual occupation or not, and whether or not it happens at that moment to be "ripened" for sale in building plots.

Under the pressure of the tax, more land would be thrown on to the market, and land everywhere would be obtainable on easier terms by those who wish to use it. Sites now unused would be put to fuller use.

If land were taxed according to its true value, there would be a re-adjustment of the burden of taxation as between different districts, which would have a most beneficial influence in stimulating building enterprise. Heavier taxation would fall on the fully developed sites at the centre, while the outer districts would be relieved from the burden which now hampers this development.

Let us take an illustration. Suppose two properties—each of the present “ratable” value of £100, one of them in a central position, the other on the outskirts. If we were to separate the £100 ratable value in the two cases into its component parts, we should find that the land value and the building value bore a different proportion to one another in the two cases. On the outskirts the land value would be, say, £20, and the building value £80. At the centre the land value would be £80, and the building value £20. At present they are both rated on the same value, £100. If land value were substituted for “ratable” value for the purposes of local taxation, the central premises would pay on £80, and the suburban on only £20. The advantage of this change would be twofold. The increased burden would be no harm to the fully developed central site, which ought indeed equitably to bear it. So far from hindering such sites from being developed, the pressure of the tax would be salutary in securing that such sites should be properly utilised. On the other hand, the site on the outskirts, being freed from a burden which ought not to be imposed on it, would be developed in double quick time.

Again, we should be freeing buildings from the burden of rates. By levying rates on buildings, we make buildings dearer, and the inevitable consequence is that fewer are built. Under our present system of rating, builders cannot afford to build, because occupiers cannot afford to occupy so many or such good houses as they could if buildings were not liable to be rated. If we cease to levy rates on the value of buildings, we shall remove the first of the two main causes of the dearness and scarcity of houses.

It would be easier to establish factories and works in new positions without being harassed by extravagant demands on the part of landowners, and the expansion of over-centralised industries would relieve the pressure of population in our crowded centres.

Similar views are put forward by the Land Restoration League, the League for the Taxation of Land Values, and, with certain modifications, by the Land Nationalisation Society.

Tax and Take Proposal.—This last named Society, however, is more closely identified with the advocacy of a policy sometimes described as “Tax and Take.” Briefly, the suggestion is that all land should be assessed by its owner for purposes of local and imperial taxation, and that the State or the municipality should have the right to purchase such land by compulsion on the basis of its value as thus declared by its owner. A perfectly fair assessment and an equally fair purchase price in the event of its acquisition for public purposes would thus be secured. If any owner declared too low a value so as to escape his fair share of taxation, the public would be able to buy the land at a very low price. If, on the other hand, he declared an excessive value to prevent his land being acquired for public purposes, he would have to pay an equally high contribution towards the rates.

Rating of Vacant Sites.—The Royal Commission on the Housing of the Working Classes, in 1885, recommended the rating of site values of vacant land on 4 per cent. of its selling value, and they made the following statements:—

Your Majesty's Commissioners must observe with reference to Lord Shaftesbury's Acts, and to nearly every proposal for improving the dwellings of the working classes, as well as to other local improvements, that the present incidence of local taxation stands seriously in the way of all progress and reform. At present, land available for building in the neighbourhood of our populous centres, though its capital value is very great, is probably producing a small yearly return

until it is let for building. . . . The owners can thus afford to keep their land out of the market, and to part with only small quantities, so as to raise the price beyond the natural monopoly price which the land would command by its position. Meantime, the general expenditure of the town on improvements is increasing the value of their property. If this land was rated at, say, 4 per cent. on its selling value, the owners would have a more direct incentive to part with it to those who are desirous of building, and a two-fold advantage would result to the community. First, all the valuable property would contribute to the rates, and thus the burden on the occupiers could be diminished by the increase in the ratable property. Secondly, the owners of the building land would be forced to offer their land for sale, and thus their competition with one another would bring down the price of building land, and so diminish the tax in the shape of ground rent, or price paid for land which is now levied on urban enterprise by adjacent land-owners, a tax, be it remembered, which is no recompense for any industry or expenditure on their part, but is the natural result of the industry and activity of the townspeople themselves.

A Prussian Experiment.—Landed property round the cities in Prussia must be declared according to its speculative value as building land, if it has such value at all, and a property tax of 1-2,000th part of such value has been levied. By the Act of 1893, the right of levying land taxes has been transferred to the Municipalities, who are empowered by the same Act to assess the real value instead of the yield. The city of Dusseldorf has resolved to levy a rate of 2 per cent. of the real capital value of all property within the borders of the city.

From tables prepared by the Burgomaster, it appears that agricultural land close to the building area pays about five times as much tax on the new basis as it formerly paid on the old system. Certain speculative building land, mostly used for agricultural purposes, pays about 30 times as much as formerly. Certain workmen's dwellings occupied by the poorer classes, on the other hand, have had their taxes reduced by about 40 per cent. The average taxes of purely agricultural land are also slightly lower, while large houses pay somewhat more than formerly.

The system of rating vacant land has also been adopted by Breslau, Charlottenburg, Crefeld, Elberfeld, Kiel, Wiesbaden, and other towns. In Breslau, when this method of rating was begun in 1900, the land speculators, who had cornered suburban land, had to pay an increase of rates of £15,250 a year. In Dortmund, one land speculator, who used to pay 3s., had his rate raised to £50. In Halle, an owner of building land worth £55,350, who now pays a rate of £1 14s. a year, will have to pay £179. It is interesting to note that appeals against assessment are less frequent than under the old system. In Cologne there were only 174 appeals against 30,000 assessments, where formerly there were 2,703 appeals against 21,192 assessments.

Colonial Taxes on Land Values.—In 1891 the New Zealand Government placed a tax of 1d. in the £ upon land values, heavily graduated against large estates, but exempting those below about £500. In 1896 was passed the Rating on Unimproved Values Act,

which gave Municipalities local option in local taxation law. In 1899 this Act was amended so as to become operative with a bare majority of those voting, and it is now in force in upwards of 40 districts.

In New South Wales a tax of 1d. in the £ on land values was imposed in 1895.

In all cases, although the tax is so small, building has been decidedly stimulated.

In Queensland a law was adopted in 1890, making the rating of land values for local purposes compulsory throughout the Colony. In 1893 South Australia passed a law giving local option in the rating of land values, and this law was strengthened in 1901. The principle has therefore received considerable legislative endorsement.

Exemption of Municipal Dwellings from Rates.—It has already been shewn that several towns, in carrying out municipal housing schemes, have decided not to burden the tenants with all the charges which the law allows them to impose, and the experience of the little town of Wellington, in Shropshire, may be interesting in this connection. The Council was evenly divided as to the scheme it should adopt, and it was agreed to obtain the decision of the ratepayers at a town's meeting. This was held in January, 1901, when Mr. J. W. Clift, Chairman of the Housing Committee, explained the scheme in its financial aspects. The principle he claimed was this:—Granted that the need for workmen's dwellings was urgent, owing to the dearth of houses and to the unsatisfactory state of many of those in existence, a danger to the public health was thus established, and ought to be removed even at some expense. It was, therefore, not unreasonable to ask the ratepayers of the town—

- (a) To allow a slight charge on the rates during the first year (*i.e.*, during construction and until the rents began to be available), and
- (b) To permit the rates chargeable on the houses to be, so to speak, earmarked for the purpose of making good the annual deficiency that would otherwise arise. As a fact, the amount of the urban rates just enables the balance sheet to be struck without any direct charge on the rates.

In other words, the ratepayers were asked to forego the increased receipts to the rate fund which would have accrued had the houses been built by private enterprise, on condition that the rents should be so fixed as not actually to take any money out of the ratepayers' pockets for the scheme. Of course it was admitted that in theory every part of a town should bear its proportion of expenditure, but it was seen that the erection of fifty houses on this plan would not materially increase the town's expenditure on public works, and that, on the other hand, the dwellings would be creating a handsome sinking fund by annual contributions towards the repayment of the loan. A triumphant majority was secured for the proposal, and the scheme is now being carried out. Sixteen houses have been built at an average cost, including land, under £200 each, and they are all occupied at a rental of 5s. per week. This scheme is all the more interesting because its chief promoter has also recently built some 33 cottages on his own account, all provided with baths and let at low rents.

PARLIAMENT AND HOUSING LEGISLATION.

In 1901, the London County Council promoted a Bill which proposed to levy a rate of 2/- in the £ on the site values of London, which were estimated to be about £16,000,000 a year, but no progress was made in Parliament. The Glasgow City Council have also brought forward a Bill for taxing land values, and although it has little prospect at present of getting through Parliament, a very large number of municipalities have petitioned in favour of it. It proposed to levy a rate of 2/- in the £ on a ratable value equivalent to 4 per cent. of the capital value.

Committee on Rehousing of the Working Classes.—

During the year 1902 two useful committees were appointed by Parliament to deal respectively with—

- (1) The rehousing obligations of railway companies, and others, who demolished workmen's dwellings ;
- (2) The extension of the period of municipal loans, especially in connection with housing schemes.

The first Committee was appointed owing to action taken by the Hon. Claude Hay, one of the most active and capable of the younger Conservative members, who called attention in a most effective manner to the neglect of rehousing by one of the biggest railway companies.

After hearing considerable evidence, the Committee made the following recommendations :—

(1) We submit two model clauses and three corresponding standing orders, which we recommend in place of the present model clauses and standing orders, 38 and 111 (H. L.), 38 and 163A (H. C.), dealing with London and all places outside London respectively.

(2) We suggest that the model clauses be embodied in a public general Act of Parliament.

(3) After hearing evidence and consulting the officials of the Home Office and Local Government Board, we have come to the conclusion that in London it is desirable that every case in which houses of the labouring class are proposed to be taken should be notified to the central authority, while outside London it is sufficient that the attention of the central authority should be called to cases in which thirty persons belonging to the labouring class are displaced in one borough, urban district, or rural parish, as the case may be.

(4) In settling schemes for providing new houses in place of those demolished, we think it advisable that the central authority should exercise a full discretion.

(5) We recommend that the new houses to be provided be suitable for persons of the labouring class, and not too ambitious in character and design. We attach much importance to these conditions.

(6) It will be observed that the area under a scheme is left by us wholly to the discretion of the central authority. It may be, and we think will be, found expedient in some cases to erect the new houses at some considerable distance from the houses demolished and not necessarily within the jurisdiction of the same local authority.

(7) We recommend that in London the central authority be empowered to fix all rents for the new houses.

On this point we are not agreed. The above decision was arrived at on a division by six votes to three.

(8) In regard to Ireland and Scotland, we were informed that neither the Lord-Lieutenant of Ireland nor the Secretary for Scotland desired to make any suggestions to us. So far as we can judge, our recommendations for places outside London are, with the necessary alterations, suitable for Ireland and Scotland.

These recommendations should be compared with Chapter VI.

Committee on Repayment of Loans.—The second committee was appointed as the result of an amendment to the address moved by Dr. T. J. Macnamara, a new member on the Liberal side, who has made his mark on more than one social question during the past two sessions of Parliament.

The committee have made the following recommendations:—

(1) That subject to the acceptance of the instalment system of repayment (see p. 162), the maximum period allowed in the case of loans under Part III of the Act of 1890 for *sites* for dwelling houses, should be extended to 80 years, provided that the fixing of the exact period within that maximum for each of such loans is left to be decided by the sanctioning authority, after consideration of the situation of the land, the price given for it, and all the circumstances of the locality.

(2) With regard to building loans, the committee considered that the statutory maximum of 60 years is the longest term that can be allowed for loans under Part III, and within this maximum they did not think that any one period for repayment could be decided upon which would be universally appropriate. They were not prepared to say that the period of 40 years, usually allowed by the departments concerned, was either too long or too short, and each loan must be separately considered. The department concerned should in each case take into consideration not only the question of how long the buildings which are to be erected will remain in existence as dwellings, but also the question of how long the effective demand for dwellings of the proposed type in the proposed position will continue.

The proposal for extending the period of repayment of housing loans to 100 years in the case of land, and 60 years in the case of buildings, has received the support of all the large workmen's organizations, of the Association of Municipal Corporations, and of the Sanitary Institute, but doctrinaire theorists have up to the present succeeded in preventing any material concession being made, and although Members of Parliament have *talked* very sympathetically about housing reforms, the division lists show that they are very chary of giving their *votes*.

Taken altogether, the report of the Committee has been very disappointing to municipalities and housing reformers throughout the country, and it has strengthened the demand for government housing loans at low preferential rates of interest.

Committee on Savings Banks Funds.—A Special Committee was appointed in 1902 to inquire into the general condition of savings banks and the authorised investments of their funds, which amount in the aggregate to nearly £200,000,000, of which amount, about £85,000,000 were in consols, the rate of interest in which will be reduced after April, 1903, from $2\frac{3}{4}$ to $2\frac{1}{2}$ per cent. It is estimated that this and other reductions in the rate of interest will cause deficiencies of about £1,860,000 in the next six years in the income account of the funds. It was suggested that the difficulty might be met by extending the area of investment of the funds, but the Committee did not favour this, and they recommended a reduction in the rate of interest paid to

depositors in savings banks of $\frac{1}{8}$ per cent., so as to be $2\frac{3}{8}$ per cent., instead of $2\frac{1}{2}$, as at present. This recommendation may be compared with the suggestions on pp. 164-5.

Deputation of Municipalities—Suggested Reforms in Procedure.—A large deputation, representative of nearly all the local authorities in the United Kingdom, and accompanied by many members of Parliament, waited upon the President of the Local Government Board on May 28th, 1902, and submitted the following recommendations :—

- (a) That when an application is made by a local authority for an improvement scheme, under the Act of 1890, one inquiry as to the expediency of the scheme should be sufficient.
- (b) That local authorities should be empowered to make closing orders without going before the magistrates.
- (c) That the Local Government Board, and the corresponding authority in Ireland and Scotland, should have power to authorise local authorities to acquire by compulsion lands for the erection of workmen's dwellings, without the necessity of any application being made to Parliament.
- (d) That the price should be determined by a single arbiter, and that there should be no allowance for compulsory purchase. (The custom has been to allow 10 per cent. over and above the fair market value of the land).

No definite reply was given to the deputation.

Housing of the Working Classes (Rural Districts) Bill.—A useful little Bill has been brought in by Sir Walter Foster and seven other Liberal members for rural constituencies. It provides for—

- (a) The acquisition of land for housing sites in rural districts in like manner and subject to the same provisions as to compensation as in the case of land acquired by Parish Councils under the Local Government Act of 1888.
- (b) The power to hire land compulsorily for housing purposes.
- (c) That the size of cottage plots under the Housing Acts may be *one acre* instead of being limited to half an acre.
- (d) That the Parish Council, the Medical Officer of Health, or four neighbouring householders may have the power to complain of a lack of cottages, so as to ensure action under Part III.
- (e) That housing loans may be obtained from the Public Works Commissioners for a period of not less than 66 years at the rate of $2\frac{1}{2}$ per cent. per annum, or such other rate as will enable the loan to be made without loss to the Treasury.

Housing of the Working Classes and Rating Bill.—A more drastic measure is the Bill introduced first by Mr. Steadman, and afterwards by Dr. Macnamara, in connection with the Workmen's Housing Council. Its chief provisions are as follows :—

- Clause 1 provides for loans at 2 per cent., with 100 years as the maximum repayment period, and the setting aside of the present inability to borrow beyond twice the ratable value. (This limitation is imposed by the Public Health Acts, and in the case of the Education Act is set aside).
- Clause 2 provides for the use by Municipalities of surplus funds or profits for housing.
- Clause 3 provides for the rating of site values on the basis of the full capital selling value as declared by the owner.
- Clause 4 provides that local authorities may rate empty houses.
- Clause 5 provides (a) for the scheduling by the local authority of sites required, (b) six months' notice of acquisition at price already named as per Clause 3, (c) holding of land by authority to provide for future requirements, (d) giving local authorities in Scotland and Ireland power to buy outside land as possessed by those of England and Wales.
- Clause 6 provides for one-acre gardens to houses in rural districts.
- Clause 7 empowers four householders in any urban or rural district to "make representation" in respect of insanitary property or insufficiency of house accommodation, to get a public inquiry and enforce action by local authority.
- Clause 8 removes the disability of poor relief recipients to inhabit municipal dwellings.
- Clause 9 provides (a) that a slum shall be scheduled with its inhabitants; (b) that accommodation shall be found for the inhabitants; (c) that the old houses shall then be closed; (d) that after six months they shall be removed at owner's expense.
- Clause 10 provides for returns of *all* proposed demolitions of house property, and empowers local authorities to provide re-accommodation before demolition, and to charge loss, if any, upon those responsible for the demolition.
- Clause 11 and 12 provide for larger rooms—600 cubic feet of space per person—as allowed to soldiers in barracks.
- Clause 13 provides for rent courts to assess cost of production of house or tenement in dispute, and fix rent at 5 per cent. net return.

Except as to the clause for fixing rents by means of fair rent courts, all advanced housing reformers are strongly in favour of this measure, but it is far too comprehensive and sweeping in its nature to be acceptable to the average Member of Parliament, and none of the leaders of either of the great political parties have yet ventured to advocate such bold reforms.

It is valuable, however, because it presents in the form of a definite legislative proposal, the chief housing remedies which find favour among the most active and intelligent members of the various working class organisations.

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Part IV. General.

Low-rented dwellings must be sanitary, sec. 75.

Procedure (Parts I and II), secs. 72, 75, 76, 77, 79, 80, 81, 82, 85, 86, 87, 88, 89, 90, 91.

Part V (secs. 94-97) applies the Act to Scotland.

Part VI (secs. 98, 101) applies it to Ireland.

Part VII (secs. 102, 103), deals with repeal and temporary provisions.

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N.B.—The Headings and the Notes in Italics are NOT part of the Text.
All the other matter is.

HOUSING OF THE WORKING CLASSES ACT, 1890.

CHAPTER 70.

An Act to consolidate and amend the Acts relating to Artizans' and Labourers' Dwellings, and the Housing of the Working Classes. [18th August, 1890].

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1. This Act may be cited as the Housing of the Working Classes Act, 1890.

[There is no definition of the "*Working Classes*," and the term in practice receives a very liberal interpretation].

PART I.

UNHEALTHY AREAS.

Application of Part I.

The districts to which this part of the Act applies are the administrative County of London exclusive of the City; the City of London; and boroughs and other urban districts outside London (ss. 3, 92, 93, and Sch. I.; 56 and 57 Vict. c. 73, s. 21); and the Local Authorities for carrying Part I. into execution are the Councils of the respective districts (s. 92, and Sch. I.; 56 and 57 Vict. c. 73, s. 21; 60 and 61 Vict. c. cxxxiii., ss. 5, 7).

Definitions.

2. In this part of this Act—

The expression "this part of this Act" includes any confirming Act, and

The expression "the Acts relating to Nuisances" means—

as respects the County of London and City of London, the Nuisances Removal Acts as defined by the Sanitary Act, 1866, and any Act amending these Acts; [*i.e., the Public Health London Act, 1891*] and

as respects any urban sanitary district in England, the Public Health Acts; [*principally Public Health Acts 1875 and 1890*]

and in the case of any of the above-mentioned areas, includes any local Act which contains any provisions with respect to nuisances in that area.

3. This part of this Act shall not apply to rural sanitary districts.

What is an unhealthy area?

4. Where an official representation [*secs. 5, 16, and 79 (2)*] as hereinafter mentioned is made to the local authority **that within a certain area** in the district of such authority either—

- (a) **any houses, courts, or alleys are unfit for human habitation,**
- or (b) **the narrowness, closeness, and bad arrangement, or the bad condition of the streets and houses or groups of houses within such area, or the want of light, air, ventilation, or proper conveniences, or any other sanitary defects, or one or more of such causes, are dangerous or injurious to the health of the inhabitants either of the buildings in the said area or of the neighbouring buildings;**

and that the evils connected with such houses, courts, or alleys, and the sanitary defects in such area cannot be effectually remedied otherwise than by an improvement scheme for the rearrangement and reconstruction of the streets and houses within such area, or of some of such streets or houses, the local authority shall take such representation into their consideration, and if satisfied of the truth thereof, and of the **sufficiency of their resources, shall pass a resolution** to the effect that such area is an unhealthy area, and that an improvement scheme ought to be made in respect of such area, and after passing such resolution they **shall forthwith proceed to make a scheme** for the improvement of such area.

Provided always, that any number of such areas may be included in one improvement scheme.

[The authority must consider the representation, and must pass a resolution that the area is unhealthy, and must proceed with a scheme if satisfied that their borrowing powers are sufficient and that the representation is true, but no power is given definitely to anyone to compel them to do any of these things if they refuse. See, however, Article 23, Schedule II].

[In the case of less than ten houses, see sec. 72; and in London cases, see secs. 39 and 73 (x) b].

[In the case of doubt as to whether an area in London should be dealt with under Part I or II, see sec. 73].

Official representation by medical officer of health.

5.—(1) An official representation for the purposes of this part of this Act shall mean a representation made to the local authority by the medical officer of health of that authority, and in London made either by such officer or by any medical officer of health in London. *[Medical officers of borough councils may make representations direct to the London County Council].*

How twelve ratepayers or two justices may compel the council to deal with an area.

(2) A medical officer of health shall make such representation whenever he sees cause to make the same; and if two or more justices of the peace acting within the district for which he acts as medical officer of health, or twelve or more persons liable to be rated to the local rate complain to him of the unhealthiness of any area within such district, **it shall be the duty of the medical officer of health forthwith to inspect such area,** and to make an official representation stating the facts of the case, and whether in his opinion the said area or any part thereof is an unhealthy area or is not an unhealthy area. *[The representation should be in writing, and might follow the words of sec. 4.]*

Improvement scheme.

6.—(1) The improvement scheme of a local authority shall be accompanied by maps, particulars, and estimates,

- and (a) may exclude any part of the area in respect of which an official representation is made, or include any neighbouring lands, if the local authority are of opinion that such exclusion is expedient or inclusion is necessary for making their scheme efficient for sanitary purposes;

[Lands which do not form part of the unhealthy area may be taken compulsorily in order to make the scheme efficient, but the compensation will be more generous than for lands in the unhealthy area, and they should be shown separately on the plans].

and (b) may provide for widening any existing approaches to the unhealthy area, or otherwise for opening out the same for the purposes of ventilation or health ;

and (c) shall provide such dwelling accommodation, if any, for the working classes displaced by the scheme as is required to comply with this Act,

[See sec. 11 (2)].

[Note the importance of preparing evidence to show at this juncture the accommodation necessary by giving number of persons in each house displaced].

and (d) shall provide for proper sanitary arrangements.

(2) The scheme shall distinguish the lands proposed to be taken compulsorily.

(3) The scheme may also provide for the scheme, or any part thereof, being carried out and effected by the person entitled to the first estate of freehold in any property comprised in the scheme, or with the concurrence of such person, under the superintendence and control of the local authority, and upon such terms and conditions to be embodied in the scheme as may be agreed upon between the local authority and such person.

Publication of notices.

7. Upon the completion of an improvement scheme the local authority shall—

(a) publish, during **three consecutive weeks** [*these must be in the same calendar month*] in the month of September, or October, or November, in some one and the same newspaper circulating within the district of the local authority, an advertisement stating the fact of a scheme having been made, the limits of the area comprised therein, and naming a place within such area, or in the vicinity thereof, where a copy of the scheme may be seen at all reasonable hours ;

[May dispense with advertisements and notices in certain cases, sec. 28].

Service of notices.

and (b) during the month next following the month in which such advertisement is published serve a notice on every owner or reputed owner, lessee or reputed lessee, and occupier of any **lands proposed to be taken compulsorily**, [*land includes any right over land (sec. 93), but notices need not be served on owners of easements*] so far as such persons can reasonably be ascertained, stating that such lands are proposed to be taken compulsorily for the purpose of an improvement scheme, and in the case of any owner or reputed owner, lessee or reputed lessee, requiring an answer stating whether the person so served dissents or not in respect of taking such lands ; [*a date should be fixed for the delivery of the answer*]

(c) Such notice shall be served—

- (i.) by delivery of the same personally to the person required to be served, or if such person is absent abroad, or cannot be found, to his agent, or if no agent can be found, then by leaving the same on the premises ;
- or (ii.) by leaving the same at the usual or last known place of abode of such person as aforesaid ;
- or (iii.) by post, addressed to the usual or last known place of abode of such person.

[No addition to premises after the publication of the notices may be taken into account in assessing compensation].

(d) One notice addressed to the occupier or occupiers without naming him or them, and left at any house, shall be deemed to be a notice served on the occupier or all the occupiers of any such house.

Application for confirmation of scheme.

8.—(1) Upon compliance with the foregoing provisions with respect to the publication of an advertisement and the service of notices, the local authority shall **present a petition**, [*this should be presented by October 31st if the advertisements are*

published in September, by November 30th if published in October, and by December 21st if published in November] if it relates to any part of the county or city of London, to a Secretary of State, [*Home Secretary*] and if it relates to any other place, to the Local Government Board, praying that an order may be made confirming such scheme.

(2) The petition shall be accompanied by a copy of the scheme, and shall state the names of the owners or reputed owners, lessees or reputed lessees, who have dissented in respect of the taking their lands, and shall be supported by such evidence as the Secretary of State or Local Government Board, according to the circumstances of the case (in this part of this Act referred to as the confirming authority), may from time to time require.

Inquiry as to scheme. [*See also sec. 85*].

(3) If, on consideration of the petition, and on proof of the publication of the proper advertisements, and the service of the proper notices, the confirming authority think fit to proceed with the case, they shall direct a local inquiry [*see secs. 17, 18, and 19*] to be held in, or in the vicinity of, the area comprised in the scheme, for the purpose of ascertaining the correctness of the official representation made as to the area and the sufficiency of the scheme provided for its improvement, and any local objections to be made to such scheme.

Provisional order confirming scheme.

(4) After receiving the report made upon such inquiry, the confirming authority may make a provisional order declaring the limits of the area comprised in the scheme, and authorising such scheme to be carried into execution.

(5) Such provisional order may be made either absolutely or with such conditions and modifications of the scheme [*these relate mainly to provision for persons displaced, and to inclusion or exclusion of certain lands as unhealthy or as neighbouring lands*] as the confirming authority may think fit, so that no addition be made to the lands proposed in the scheme to be taken compulsorily, and it shall be the duty of the local authority to serve a copy of any provisional order so made in the manner and upon the persons in which and upon whom notices in respect of lands proposed to be taken compulsorily are required by this part of this Act to be served, except tenants for a month or a less period than a month.

(6) A provisional order made in pursuance of this section shall not be of any validity unless and until it has been confirmed by Act of Parliament; [*may be opposed on petition. See Standing Orders of Lords and Commons*] and it shall be lawful for the confirming authority, as soon as conveniently may be, to obtain such confirmation, and any Act confirming any provisional order made in pursuance of this part of this Act, with such modifications as may seem fit to Parliament, shall be a public General Act of Parliament, and is in this part of this Act referred to as the confirming Act.

(7) The confirming authority may make such order as they think fit in favour of any person whose lands were proposed by the scheme to be taken compulsorily for the allowance of the reasonable costs, charges, and expenses properly incurred by him in opposing such scheme [*at the local inquiry*].

Costs of opposing scheme and of confirming authority.

(8) All costs, charges, and expenses incurred by the confirming authority in relation to any provisional order under this part of this Act shall, to such amount as the confirming authority think proper to direct, and all costs, charges, and expenses of any person to such amount as may be allowed to him by the confirming authority in pursuance of the aforesaid power, shall be deemed to be an expense incurred by the local authority under this part of this Act, and shall be paid to the confirming authority and to such person respectively, in such manner and at such times and either in one sum or by instalments as the confirming authority may order, with power for the confirming authority to direct interest to be paid at such rate not exceeding five pounds in the hundred by the year as the confirming authority may determine, upon any sum for the time being due in respect of such costs, charges, and expenses as aforesaid.

(9) Any order made by the confirming authority in pursuance of this section may be made a rule of a superior court [*the Supreme Court*] and be enforced accordingly [*as a judgment*].

Costs of opposing confirming Bill.

9.—(1) Where any Bill for confirming a provisional order authorising an improvement scheme is referred to a Committee of either Houses of Parliament upon the petition of any person opposing such Bill, the Committee shall take into consideration the circumstances under which such opposition is made to the Bill, and whether such opposition was or was not justified by such circumstances, and shall award costs accordingly, to be paid by the promoters or the opponents of the Bill as the Committee may think just.

(2) Any costs under this section may be taxed and recovered in the manner in which costs may be taxed and recovered under the Act of the session of the twenty-eighth and twenty-ninth years of the reign of Her present Majesty, chapter 27. [*Parliamentary Costs Act, 1865*].

(3) The decision of the majority of the members of the Committee for the time being present and voting on any question under this section shall be deemed to be the decision of the Committee.

If local authority will not make a scheme.

10. Where an official representation is made to the local authority with a view to their passing a resolution in favour of an improvement scheme, and they fail to pass any resolution in relation to such representation, or pass a resolution to the effect that they will not proceed with such scheme, the local authority shall, as soon as possible, send a copy of the official representation, accompanied by their reasons for not acting upon it, to the confirming authority, and, upon the receipt thereof, the confirming authority may direct a local inquiry to be held, and a report to be made to them with respect to the correctness of the official representation made to the local authority, and any matters connected therewith on which the confirming authority may desire to be informed. [*See also secs. 17, 18, 19, and 85*].

PROVISION OF DWELLING ACCOMMODATION FOR WORKING CLASSES DISPLACED BY SCHEME.

In London.

11.—(1) Subject as hereinafter mentioned, every scheme comprising an area in the county or city of London shall provide for the accommodation of at least as many persons of the working class as may be displaced in the area comprised therein, in suitable dwellings, which, unless there are any special reasons to the contrary, shall be situate within the limits of the same area, or in the vicinity thereof.

Provided that—

(a) Where it is proved to the satisfaction of the confirming authority on an application to authorise a scheme that equally convenient accommodation can be provided for any persons of the working classes displaced by the scheme at some place other than within the area [*see secs. 23 and 59*] or the immediate vicinity of the area comprised in the scheme, and that the required accommodation has been or is about to be forthwith provided, either by the local authority or by any other person or body of persons, the confirming authority may authorise such scheme, and the requirements of this section with respect to providing accommodation for persons of the working class shall be deemed to have been complied with to the extent to which accommodation is so provided ;

and (b) Where the local authority apply for a dispensation under this section, and the officer conducting the local inquiry directed by the confirming authority reports that it is expedient, having regard to the special circumstances of the locality and to the number of artisans and others belonging to the working class dwelling within the area, and being employed within a mile thereof, that a modification should be made, the confirming authority, without prejudice to any other powers conferred on it by this part of this Act, may, in the provisional order authorising the scheme, dispense altogether with the obligation of the local authority to provide for the accommodation of the persons of the

working class who may be displaced by the scheme to such extent as the confirming authority may think expedient, having regard to such special circumstances as aforesaid, but not exceeding one half of the persons so displaced.

Provincial boroughs and districts.

(2) Where a scheme comprises an area situate elsewhere than in the county or city of London, it shall, if the confirming authority so require (but it shall not otherwise be obligatory on the local authority so to frame their scheme), provide for the accommodation of such number of those persons of the working classes displaced in the area with respect to which the scheme is proposed in suitable dwellings to be erected in such place or places either within or without the limits of the same area as the said authority on a report made by the officer conducting the local inquiry may require.

[The probable practice in future provisional orders will be for new accommodation to be provided before displacement of the population].

[As to new or additional sites for dwellings for those displaced, see sec. 23].

EXECUTION OF SCHEME BY LOCAL AUTHORITY.

12.—(1) When the confirming Act authorising any improvement scheme of a local authority under this part of this Act has been passed by Parliament, it shall be the duty of that authority to take steps for purchasing the lands required for the scheme, and otherwise for carrying the scheme into execution as soon as practicable.

[Members of the Council interested in property involved must not vote on the scheme, sec. 88].

Arrangements by local authorities with third person for carrying the scheme into effect.

(2) They may sell or let all or any part of the area composed in the scheme to any purchasers or lessees for the purpose and under the condition that such purchasers or lessees will, as respects the land so purchased by or leased to them, carry the scheme into execution; and in particular they may insert in any grant or lease of any part of the area provisions binding the grantee or lessee to build thereon as in the grant or lease prescribed, and to maintain and repair the buildings, and prohibiting the division of buildings, and any addition to or alteration of the character of buildings without the consent of the local authority, and for the re-vesting of the land in the local authority, or their re-entry thereon, on breach of any provision in the grant or lease.

[Such land may be sold or leased below its proper value if used for building workmen's dwellings].

(3) The local authority may also engage with any body of trustees, society, or person, to carry the whole or any part of such scheme into effect upon such terms as the local authority may think expedient, but the local authority shall not themselves, without the express approval of the confirming authority, undertake the rebuilding of the houses or the execution of any part of the scheme, except that they may take down any or all of the buildings upon the area, and clear the whole or any part thereof, and may lay out, form, pave, sewer, and complete all such streets upon the land purchased by them as they may think fit, and all streets so laid out and completed shall thenceforth be public streets, repairable by the same authority as other streets in the district. *[e.g., Peabody Trustees have acted in several cases].*

(4) Provided that in any grant or lease of any part of the area which may be appropriated by the scheme for the erection of dwellings for the working classes the local authority shall impose suitable conditions and restrictions as to the elevation, size, and design of the houses, and the extent of the accommodation to be afforded thereby, and shall make due provision for the maintenance of proper sanitary arrangements.

Sale of dwellings within ten years.

(5) If the local authority erect any dwellings out of funds to be provided under this part of this Act, they shall, unless the confirming authority otherwise determine, sell and dispose of all such dwellings within ten years from the time of the completion thereof. *[This does not apply to houses erected under Part III].*

Freeholder of estate may contract to carry out the scheme.

(6) The local authority may, where they think it expedient so to do, without themselves acquiring the land, or after or subject to their acquiring any part thereof, contract with the person entitled to the first estate of freehold in any land comprised in an improvement scheme for the carrying of the scheme into effect by him in respect of such land.

Completion of scheme on failure by local authority.

13. If within five years after the removal of any buildings on the land set aside by any scheme authorised by a confirming Act as sites for working men's dwellings, the local authority have failed to sell or let such land for the purposes prescribed by the scheme, or have failed to make arrangements for the erection of the said dwellings, the confirming authority may order the said land to be sold by public auction or public tender, with full power to fix a reserve price, subject to the conditions imposed by the scheme, and to any modifications thereof which may be made in pursuance of this part of this Act, and to a special condition on the part of the purchaser to erect upon the said land dwellings for the working classes, in accordance with plans to be approved by the local authority, and subject to such other reservations and regulations as the confirming authority may deem necessary.

Notice to occupiers of taking houses.

14. The local authority shall, not less than thirteen weeks before taking any fifteen houses or more, make known their intention to take the same by placards, handbills, or other general notices placed in public view upon or within a reasonable distance of such houses, and the local authority shall not take any such houses until they have obtained a certificate of a justice of the peace that it has been proved to his satisfaction that the local authority have made known, in manner required by this section, their intention to take such houses.

Power of confirming authority to modify authorised scheme.

15.—(1) The confirming authority, on application from the local authority, and on its being proved to their satisfaction that an improvement can be made in the details of any scheme authorised by a confirming Act, may permit the local authority to modify any part of their improvement scheme which it may appear inexpedient to carry into execution, but any part of the scheme respecting the provision of dwelling accommodation for persons of the working class, when so modified, shall be such as might have been inserted in the original scheme.

(2) A statement of any modifications permitted to be made in any part of an improvement scheme in pursuance of this section shall be laid by the confirming authority before both Houses of Parliament as soon as practicable after the permission is given, if Parliament be then sitting, and if not, within one month after the next meeting of Parliament.

Provided always, that if such modification requires a larger public expenditure than that sanctioned by the former scheme, or the taking of any property otherwise than by agreement, or affects injuriously other property in a manner different to that proposed in the former scheme without the consent of the owner and occupier of any such property, the modification must be made by a provisional order to be confirmed by Act of Parliament in the manner provided by this part of this Act on the completion of an improvement scheme.

INQUIRIES WITH RESPECT TO UNHEALTHY AREAS.

Inquiry on default of medical officer in certain cases.

16.—(1) Where in any district twelve or more ratepayers have complained to a medical officer of health of the unhealthiness of any area within that district, and the medical officer of health has failed to inspect such area, or to make an official representation with respect thereto, or has made an official representation to the effect that in his opinion the area is not an unhealthy area, such ratepayers may appeal to the confirming authority, and upon their giving security to the satisfaction of that authority for costs, the confirming authority shall appoint a legally qualified medical practitioner to inspect such area, and to make representation to the confirming

authority, stating the facts of the case, and whether, in his opinion, the area or any part thereof is or is not an unhealthy area. The representation so made shall be transmitted by the confirming authority to the local authority, and if it states that the area is an unhealthy area the local authority shall proceed therein in the same manner as if it were an official representation made to that authority.

(2) The confirming authority shall make such order as to the costs of the inquiry as they think just, with power to require the whole or any part of such costs to be paid by the appellants where the medical practitioner appointed is of opinion that the area is not an unhealthy area, and to declare the whole or any part of such costs to be payable by the local authority where he is of opinion that the area or any part thereof is an unhealthy area.

(3) Any order made by the confirming authority in pursuance of this section may be made a rule of a superior court, and be enforced accordingly.

Proceedings on local inquiry.

17. Where a local inquiry is directed, an officer shall be sent by the confirming authority to the area to which such inquiry relates for the purpose of making an inquiry into the correctness of the official representation made to the local authority as to such area being an unhealthy area, and into the sufficiency of the scheme provided for its improvement, and into any local objections to be made to such scheme, and to any other matter into which he is directed by this Act or the confirming authority to inquire for the purposes of this Act.

Notice of inquiry to be publicly given.

18. Before commencing such inquiry, the officer appointed to conduct the same shall make public by advertisement or otherwise in such manner as he thinks best calculated to give information to the persons residing in the area his intention to make such inquiry, and a statement of a time and place at which he will be prepared to hear all persons desirous of being heard before him upon the subject of inquiry.

Power to administer oath.

19. The officer conducting such inquiry shall have power to administer an oath; he shall report the result of such inquiry to the confirming authority, who shall deal with such report in such manner as they think expedient.

ACQUISITION OF LAND.

20. The clauses of the Lands Clauses Acts, "with respect to the purchase and taking of lands otherwise than by agreement," [secs. 16-68] shall not, except to the extent set forth in the Second Schedule [*a very important Schedule dealing with compulsory taking of lands*] to this Act, [Article 27] apply to any lands taken in pursuance of this part of this Act, but **save as aforesaid** [*all clauses except 16-68 apply as amended by Schedule II; therefore clause 133 of Act of 1845 compels the payment of land tax and poor rates while such scheme is being carried out*] the said Lands Clauses Acts, as amended by the provisions contained in the said schedule, shall regulate and apply to the purchase and taking of lands, and shall for that purpose be deemed to form part of this Act in the same manner as if they were enacted in the body thereof; subject to the provisions of this part of this Act and to the provisions following; that is to say

[*For the subject matter of compensation, see secs. 21 and 22, and as to the manner of assessment, see Schedule II.*]

[*As sec. 68 of Lands Clauses Acts, 1845, is left out, compensation for "injurious affection" cannot be awarded except under sec. 22 of Act, 1890.*]

- (i.) This part of this Act shall authorise the taking by agreement of any lands which the local authority may require for the purpose of carrying into effect the scheme authorised by any confirming Act, but it shall authorise the taking by the exercise of any compulsory powers of such lands only as are proposed by the scheme in the confirming Act to be taken compulsorily;

- (ii.) In the construction of the Lands Clauses Acts, and the provisions in the Second Schedule to this Act, this part of this Act shall be deemed to be the special Act, and the local authority shall be deemed to be the promoters of the undertaking; and the period after which the powers for the compulsory purchase or taking of lands shall not be exercised shall be three years after the passing of the confirming Act.

Purchase clauses.

21.—(1) Whenever the compensation payable in respect of any lands or of any interests in any lands proposed to be taken compulsorily in pursuance of this part of this Act requires to be assessed—

- (a) the estimate of the value of such lands or interests shall be based upon the fair market value, **as estimated at the time of the valuation being made**, *[the subject matter of compensation to be only such property as existed at the date of the publication of the notices]* of such lands, and of the several interests in such lands, due regard being had to the nature and then condition of the property, and the probable duration of the buildings in their existing state, and to the state of repair thereof, **without any additional allowance in respect of the compulsory purchase** *[this does not apply to neighbouring lands]* of an area or any part of an area in respect of which an official representation has been made, or of any lands included in a scheme which, in the opinion of the arbitrator, have been so included as falling under the description of property which may be constituted an unhealthy area under this part of this Act;

No allowance for additions after publication of notices.

and (b) in such estimate any addition to or improvement of the property made after the date of the publication in pursuance of this part of this Act of an advertisement stating the fact of the improvement scheme having been made shall not (unless such addition or improvement was necessary for the maintenance of the property in a proper state of repair) be included, nor in the case of any interest acquired after the said date shall any separate estimate of the value thereof be made so as to increase the amount of compensation to be paid for the lands; and

(2) On the occasion of assessing the compensation payable under any improvement scheme in respect of any house or premises situate within an unhealthy area, evidence shall be receivable by the arbitrator to prove—

- (1st) that the rental of the house or premises was enhanced by reason of the same being used for illegal purposes, or being so overcrowded as to be dangerous or injurious to the health of the inmates;
- or (2ndly) that the house or premises are in such a condition as to be a nuisance within the meaning of the Acts relating to nuisances, or are in a state of defective sanitation, or are not in reasonably good repair;
- or (3rdly) that the house or premises are unfit, and not reasonably capable of being made fit, for human habitation;

and if the arbitrator is satisfied by such evidence, then the compensation—

- (a) shall in the first case, so far as it is based on rental, be based on the rental which would have been obtainable if the house or premises were occupied for legal purposes and only by the number of persons whom the house or premises were under all the circumstances of the case fitted to accommodate without such overcrowding as is dangerous or injurious to the health of the inmates;
- and (b) shall in the second case be the amount estimated as the value of the house or premises if the nuisance had been abated, or if they had been put into a sanitary condition, or into reasonably good repair, after deducting the estimated expense of abating the nuisance, or putting them into such condition or repair, as the case may be;

and (c) shall in the third case be the value of the land, and of the materials of the buildings thereon.

[For power of local authority to enter and value premises, see sec. 77].

[For compensation to tenants for removal, see sec. 78].

Extinction of rights of way and other easements.

22. Upon the purchase by the local authority of any lands required for the purpose of carrying into effect any scheme, all rights of way, rights of laying down or of continuing any pipes, sewers, or drains on, through, or under such lands, or part thereof, and all other rights or easements in or relating to such lands, or any part thereof, shall be extinguished, and all the soil of such ways, and the property in the pipes, sewers, or drains, shall vest in the local authority, subject to this provision, that compensation shall be paid by the local authority to any person or body of persons *[compensation not payable until actual loss proved to have been sustained]* **proved to have sustained loss** by this section, and such compensation shall be determined in the manner in which compensation for lands is determinable under this part of this Act, or as near thereto as circumstances admit.

[This makes the site free from all restrictions and encumbrances].

Application of lands for accommodation of working classes.

23. A local authority may, for the purpose of providing accommodation for persons of the working classes displaced by any improvement scheme, appropriate any lands for the time being belonging to them which are suitable for the purpose, or may purchase by agreement any such further lands as may be convenient.

EXPENSES.

Dwelling house improvement fund.

24.—(1) The receipts of a local authority under this part of this Act shall form a fund (in this Act referred to as "the Dwelling House Improvement Fund"), and their expenditure shall be defrayed out of such fund.

[In London expenses of Part III are defrayed from same fund].

How expenses are to be defrayed.

(2) The moneys required in the first instance to establish such fund, and any deficiency for the purposes of this part of this Act from time to time appearing in such fund by reason of the excess of expenditure over receipts, shall be supplied out of the local rates *[sec. 92 and Schedule I, col. 3]* or out of moneys borrowed in pursuance of this Act *[sec. 25]*.

[The rates out of which the expenses are to be defrayed in London Boroughs will be the general rate (sec. 10, London Government Act, 1899)].

[In rural districts the rate out of which the "general" or "special" expenses of the Public Health Act are to be defrayed].

[In urban districts and boroughs the rate out of which the expenses of Public Health Act are to be defrayed].

(3) In settling any accounts of the local authority in respect of any transactions under this part of this Act, care shall be taken that as far as may be practicable all expenditure shall ultimately be defrayed out of the property dealt with under this part of this Act; and any balances of profit made by the local authority under this part of this Act shall be applicable to any purposes to which the local rate is for the time being applicable.

Limit imposed by local acts on local rates not to apply.

(4) Any limit imposed on or in respect of local rates by any other Act of Parliament shall not apply to any rate required to be levied for the purpose of defraying any expenses under this part of this Act.

(5) The local authority may carry to the account of the Dwelling House Improvement Fund any such money or produce of any property, as is legally applicable to purposes similar to the purposes of this part of this Act; and in case of doubt as to whether, in any particular case, the purposes are so similar, the confirming authority may decide such doubt, and such decision shall be conclusive.

POWER OF BORROWING MONEY FOR THE PURPOSES OF PART I OF ACT.

25.—(1) A local authority may, in manner in this section mentioned, borrow such money as is required for the purposes of this part of this Act, on the security of the local rate. [*County Fund, sec. 6, Local Government Act, 1888*].

London County Council.

(2) For the purpose of such borrowing, the London County Council may, with the assent of the Treasury, create consolidated stock under the Metropolitan Board of Works Loans Acts, 1869 to 1871, but all moneys required for the payment of the dividends on and the redemption of the consolidated stock created for the purposes of this part of this Act shall be charged to the special county account [*Dwelling House Improvement Fund of London County Council*] to which the expenditure for the purposes of this part of this Act is chargeable.

(3) For the purpose of such borrowing, the Commissioners of Sewers [*now abolished*] for the City of London may borrow and take up at interest such money on the credit of the local rates, [*Sewers Rate and Consolidated Rate, under City Sewers Acts, 1848 and 1857*] or any of them, as they may require for the purposes of this part of this Act, and may mortgage any such rate or rates to the persons by or on behalf of whom such money is advanced for securing the repayment to them of the sums borrowed, with interest thereon, and for the purposes of any mortgages so made by the Commissioners of Sewers, the clauses of the Commissioners Clauses Act, 1847, [*secs. 75 to 88*] with respect to the mortgages to be executed by the Commissioners shall be incorporated with this part of this Act; and in the construction of that Act "the special Act" shall mean this part of this Act; "the commissioners" shall mean the Commissioners of Sewers "the clerk of the commissioners" shall include any officer appointed for the purpose by the Commissioners of Sewers by this part of this Act; and the mortgagees or assignees of any mortgage made as last aforesaid may enforce payment of the arrears of principal and interest due to them by the appointment of a receiver.

Town or urban district councils.

[4] For the purpose of such borrowing, the urban sanitary authority shall have the same power of borrowing as they have under the Public Health Acts [*secs. 233-243, Public Health Act, 1875; especially 234 (1) and (2)*] for the purpose of defraying any expenses incurred by them in the execution of those Acts.

[*Local Rate means General District Rate or Borough Rate in these cases.*]

Loans by Public Works Loans Commissioners.

(5) The Public Works Loans Commissioners may, on the recommendation of the confirming authority, lend to any local authority any money required by them for purposes of this part of this Act, on the security of the local rate. Such loan shall be repaid within such period, not exceeding fifty years, as may be recommended by the confirming authority. [*See sec. 83; also Public Works Loans Acts*].

GENERAL PROVISIONS.

26. In case of the illness or unavoidable absence of a medical officer of health, the authority, board, or vestry who appointed him may (subject to the approval of the confirming authority) appoint a duly qualified medical practitioner, for the period of six months, or any less period to be named in the appointment.

[*See also sec. 79 (1)*].

27. The confirming authority may by order prescribe the forms of advertisements and notices under this part of this Act; it shall not be obligatory on any persons to adopt such forms, but the same, when adopted, shall be deemed sufficient for all the purposes of this part of this Act.

28. The confirming authority may, on the consideration of any petition of a local authority for an order confirming a scheme, dispense with the publication of any advertisement, or the service of any notice, proof of which publication or service is not given to them as required by this part of this Act, where reasonable cause is

shown to their satisfaction why such publication or service should be dispensed with, and such dispensation may be made by the confirming authority, either unconditionally or upon such condition as to the publication of other advertisements and the service of other notices or otherwise as the confirming authority may think fit, due care being taken by the confirming authority to prevent the interest of any person being prejudiced by the fact of the publication of any advertisement or the service of any notice being dispensed with in pursuance of this section.

PART II.

UNHEALTHY DWELLING HOUSES.

[The districts to which this Act applies are the City of London, the Boroughs of London, and the country generally, urban districts and rural districts; in fact every sanitary district. The authorities for carrying the Act into execution are the Councils of such districts and boroughs].

Definitions.

29. In this part of this Act, unless the context otherwise requires—

The expression "**street**" includes any court, alley, street, square, or row of houses;

The expression "**dwelling house**" means any inhabited building, and includes any yard, garden, outhouses, and appurtenances belonging thereto or usually enjoyed therewith, and includes the site of the dwelling house as so defined.

The expression "**owner**," in addition to the definition given by the Land Clauses Acts, includes all lessees or mortgagees of any premises required to be dealt with under this part of this Act, except persons holding or entitled to the rents and profits of such premises for a term of years, of which twenty-one years do not remain unexpired;

[Sec. 3 of Lands Clauses Act, 1845, defines owner as "any person or corporation who under the provisions of this or the special Act would be enabled to sell and convey lands to the promoters of the undertaking."]

[Sec. 7 provides that "all persons seised, possessed of, or entitled to any such lands or any estate or interest therein may sell, including corporations, tenants in tail or for life, married women seised in their own right or entitled to dower, guardians, committees of lunatics and idiots, trustees or feoffees in trust for charitable or other purposes, executors and administrators, and all parties for the time being entitled to the receipt of the rents and profits of any such lands in possession or subject to any estate in dower, or to any lease for life or for lives and years, or for years or any less interest."]

The expression "**closing order**" means an order prohibiting the use of premises for human habitation made under the enactments set out in the Third Schedule in this Act.

[In County of London, secs. 2, 4, and 5 of Public Health (London) Act, 1891; elsewhere, secs. 91, 94, 95, and 97 of Public Health Act, 1875].

BUILDINGS UNFIT FOR HUMAN HABITATION.

Representation by medical officer of health.

30. It shall be the duty of the medical officer of health of every district to represent to the local authority of that district any dwelling house which appears to him to be in a state so dangerous or injurious to health as to be unfit for human habitation.

[Doubtful whether a house without sufficient water supply is "dangerous or injurious to health" under this section, but under Public Health (London) Act, 1891, such a house is deemed "unfit for habitation."]

N.B.—All matter is the actual Text, except Headings and Words in Italics.

Representation on householders' complaint.

31.—(1) If in any district any **four or more householders** living in or near to any street **complain in writing to the medical officer of health** of that district that any dwelling house in or near that street is in a condition so dangerous or injurious to health as to be unfit for human habitation, he shall forthwith inspect the same, and transmit to the local authority the said complaint, together with his opinion thereon, and if he is of opinion that the dwelling house is in the condition aforesaid, shall represent the same to the local authority, but the absence of any such complaint shall not excuse him from inspecting any dwelling house and making a representation thereon to the local authority. [*Appeal to County Council, sec. 4.*]

(2) If **within three months** after receiving the said complaint and opinion or representation of the medical officer, the local authority, not being in the administrative county of London, or not being a rural sanitary authority in any other county, declines or neglects to take any proceedings to put this part of this Act in force, the householders who signed such complaint may petition the Local Government Board for an inquiry, and the said Board after causing an inquiry to be held may order the local authority to proceed under this part of this Act, and such order shall be binding on the local authority.

CLOSING ORDER AND DEMOLITION.

Duty of local authority to inspect district.

32.—(1) It shall be the duty of every local authority to cause to be made from time to time **inspection of their district**, with a view to ascertain **whether any dwelling house** [*whether occupied or not there is no restriction as to closing*] therein is in a state so dangerous or injurious to health as to be unfit for human habitation, and, if on the representation of the medical officer, or of **any officer of such authority**, or information given, any dwelling house appears to them to be in such state, to forthwith take proceedings against the **owner** [*leaseholders for less than twenty-one years unexpired are not the "owners" in this connection*] or occupier for closing the dwelling house under the **enactments set out in the Third Schedule** to this Act. [*See note to sec. 29.*]

(2) Any such proceedings may be taken for the express purpose of causing the dwelling house to be closed, whether the same be **occupied or not**, and upon such proceedings the court of summary jurisdiction may impose a penalty not exceeding twenty pounds, and make a closing order, and the **forms for the purposes of this section may be those in the Fourth Schedule to this Act**, or to the like effect, and the enactments respecting an appeal from a closing order shall apply to the imposition of such penalty as well as to a closing order.

[*If a house is so bad that it must be demolished, it is best to proceed under this Act.*]

[*If a house can be made fit for habitation, then proceedings may be taken under either this Act or the Public Health Acts.*]

Removal and compensation of tenants.

(3) Where a closing order has been made as respects any dwelling house, the local authority shall serve notice of the order on every occupying tenant of the dwelling house, and within such period as is specified in the notice, not being less than seven days after the service of the notice, the order shall be obeyed by him, and he and his family shall cease to inhabit the dwelling house, and in default he shall be liable to a penalty not exceeding twenty shillings a day during his disobedience to the order. Provided that the local authority may **make to every such tenant such reasonable allowance on account of his expenses of removing** as may have been authorised by the court making the closing order, which authority the court is hereby authorised to give, and the amount of the said allowance shall be a civil debt due from the owner of the dwelling house to the local authority, and shall be recoverable summarily.

[*Under sec. 78 of this Act compensation can be given to tenants removed, but not under Public Health Acts.*]

Order for demolition of house unfit for habitation.

33. (1) Where a closing order has been made in respect of any dwelling house, and not been determined by a subsequent order, then the local authority, if of opinion (1) that the dwelling house has not been rendered fit for human habitation, and (2) that the necessary steps are not being taken with all due diligence to render it so fit, and (3) that the continuance of any building being or being part of the dwelling house is dangerous or injurious to the health of the public or of the inhabitants of the neighbouring dwelling houses, shall pass a resolution that it is expedient to order the demolition of the building.

[These conditions must all obtain at the same time, and if after closing they are no longer dangerous or injurious to the public health, the demolition order must fall to the ground].

(2) The local authority shall cause notice of such resolution to be served on the owner *[all owners of all interests in the house must be served with notice, secs. 49, 86, and 47]* of the dwelling house, and such notice shall specify the time and place appointed by the local authority for the further consideration of the resolution, not being less than one month after the service of the notice, and any owner of the dwelling house shall be at liberty to attend and state his objections to the demolition.

(3) If upon the consideration of the resolution and the objections the local authority decide that it is expedient so to do, then, unless an owner undertakes to execute forthwith the works necessary to render the dwelling house fit for human habitation, the local authority shall order the demolition of the building. *[See sec. 47 (2)].*

(4) If an owner undertakes as aforesaid to execute the said works, the local authority may order the execution of the works, within such reasonable time as is specified in the order, and if the works are not completed within that time or any extended time allowed by the local authority or a court of summary jurisdiction, the local authority shall order the demolition of the building.

Execution of an order for demolition, and provision as to site.

34.—(1) Where an order for the demolition of a building has been made, the owner thereof shall within three *[calendar]* months after service of the order proceed to take down and remove the building, and if the owner fails therein the local authority shall proceed to take down and remove the building and shall sell the materials, and after deducting the expenses incident to such taking down and removal, pay over the balance of the money (if any) to the owner.

[If sold at a loss the expense will fall on the rates].

(2) Where a building has been so taken down and removed, no house or other building or erection which will be dangerous or injurious to health shall be erected on all or any part of the site of such building; and if any house, building, or erection is erected contrary to the provisions of this section, the local authority may at any time order the owner thereof to abate the same, and in the event of non-compliance with the order may, at the expense of the owner, abate or alter the same.

Appeal against order of local authority.

35.—(1) Any person aggrieved by an order of the local authority under this part of this Act, may appeal against the same to a court of quarter sessions, and no work shall be done nor proceedings taken under any order until after the appeal is determined or ceases to be prosecuted; and section thirty-one of the Summary Jurisdiction Act, 1879, respecting appeals from courts of summary jurisdiction to courts of quarter session, shall apply with the necessary modifications as if the order of the local authority were an order of a court of summary jurisdiction.

(2) Provided that—

(a) Notice of appeal may be given within one month after notice of the order of the local authority has been served on such person;

(b) The court shall, at the request of either party, state the facts specially for the determination of a superior court, in which case the proceedings may be removed into that court.

Grant of charges by way of annuity to owner on completion of works.

36.—(1) Where any owner has completed in respect of any dwelling house any works required to be executed by an order of a local authority under this part of this Act, he may apply to the local authority for a charging order, and shall produce to the local authority the certificate of their surveyor or engineer that the works have been executed to his satisfaction, and also the accounts of and vouchers for the costs, charges, and expenses of the works, and the local authority, when satisfied that the owner has duly executed such works and of the amount of such costs, charges, and expenses, and of the costs of obtaining the charging order which have been properly incurred, shall make an order accordingly, charging on the dwelling house an annuity to repay the amount.

(2) The annuity charged shall be a sum of six pounds for every one hundred pounds of the said amount, and so in proportion for any less sum, and shall commence from the date of the order, and be payable for a term of thirty years to the owner named in such order, his executors, administrators, or assigns.

(3) Every such annuity may be recovered by the person for the time being entitled to it by the same means and in the like manner in all respects as if it were a rentcharge granted by deed out of the dwelling house by the owner thereof.

(4) Charging orders made under this section shall be made according to the Form marked A in the Fifth Schedule to this Act, or as near thereto as the circumstances of the case will admit.

Incidence of charge.

37.—(1) Every charge created by a charging order under this part of this Act shall be a charge on the dwelling house specified in the order, having priority over all existing and future estates, interests, and incumbrances, with the exception of quitrents and other charges incident to tenure, tithe commutation rentcharge, and any charge created under any Act authorising advances of public money; and where more charges than one are charged under this part of this Act on any dwelling house such charges shall, as between themselves, take order according to their respective dates.

(2) A charging order shall be conclusive evidence that all notices, acts, and proceedings by this part of this Act directed with reference to or consequent on the obtaining of such order, or the making of such charge, have been duly served, done, and taken, and that such charge has been duly created, and that it is a valid charge on the dwelling house declared to be subject thereto.

Registration of charging order.

(3) Every such charging order, if it relates to a dwelling house in the area to which the enactments relating to the registration of land in Middlesex apply or to a dwelling house in Yorkshire, shall be registered in like manner as if the charge were made by deed by the absolute owner of the dwelling house.

(4) Copies of the charging order and of the certificate of the surveyor or engineer, and of the accounts as passed by the local authority, certified to be true copies by the clerk of the local authority, shall within six months after the date of the order be deposited with the clerk of the peace of the county in which the dwelling house is situate, and be by him filed and recorded.

Transfer of charge.

(5) The benefit of any such charge may be from time to time transferred in like manner as a mortgage or rentcharge may be transferred. Any transfer may be in the Form marked B in the Fifth Schedule to this Act, or in any other convenient form.

OBSTRUCTIVE BUILDINGS.

38.—(1) If a medical officer of health finds that any building [*includes any part, or a shed or other erection*] within his district, although not in itself unfit for human habitation, is so situate that by reason of its proximity to or contact with any other buildings it causes one of the following effects, that is to say—

- (a) It stops ventilation, or otherwise makes or conduces to make such other buildings to be in a condition unfit for human habitation or dangerous or injurious to health;

or (b) It prevents proper measures from being carried into effect for remedying any nuisance injurious to health or other evils complained of in respect of such other buildings;

in any such case the medical officer of health shall represent to the local authority the particulars relating to such first-mentioned building (in this Act referred to as "an obstructive building") stating that in his opinion it is expedient that the obstructive building should be pulled down.

Representation by householders.

(2) Any four or more inhabitant householders of a district may make to the local authority of the district a representation as respects any building to the like effect as that of the medical officer under this section.

Proceedings of local authority on receipt of representation.

(3) The local authority on receiving any such representation as above in this section mentioned shall cause a report to be made to them respecting the circumstances of the building and the cost of pulling down the building and acquiring the land, and on receiving such report shall take into consideration the representation and report, and if they decide to proceed shall cause a copy of both the representation and report to be given to the owners of the lands on which the obstructive building stands, with notice of the time and place appointed by the local authority for the consideration thereof; and such owner shall be at liberty to attend and state his objections, and after hearing such objections the local authority shall make an order *[under seal]* either allowing the objection or directing that such obstructive building shall be pulled down, and such order shall be subject to appeal in like manner as an order of demolition of the local authority under the foregoing provisions of this part of this Act.

Purchase by local authority of Site of obstructive buildings.

(4) Where an order of the local authority for pulling down an obstructive building is made under this section, and either no appeal is made against the order, or an appeal is made and either fails or is abandoned, the local authority shall be authorised to purchase the lands on which the obstructive building is erected in like manner as if they had been authorised by a special Act to purchase the same; and for the purpose of such purchase the provisions of the Lands Clauses Acts, with respect to the purchase and taking of lands otherwise than by agreement shall be deemed to be incorporated in this part of this Act (subject nevertheless to the provisions of this part of this Act), and for the purpose of the provisions of the Lands Clauses Acts this part of this Act shall be deemed to be the special Act, and the local authority to be the promoters of the undertaking, *[no provisional order required]* and such lands may be purchased at any time within one year after the date of the order, or if it was appealed against, after the date of the confirmation.

[Owner for this purpose may include holder of a long lease].

Retention of site of obstructive building by owner.

(5) The owner of the lands may within one month after notice to purchase *[i.e., "notice to treat" must be served upon lessees, sec. 18 Lands Clauses Acts, 1845]* the same is served upon him, declare that he desires to retain the site of the obstructive building, and undertake either to pull down or to permit the local authority to pull down the obstructive building, and in such case the owner shall retain the site and shall receive compensation from the local authority for the pulling down of the obstructive building. *[See also sec. 41].*

Provisions as to compensation.

(6) The amount of such compensation, and also the amount of any compensation to be paid on the purchase of any lands under this section, shall in case of difference be settled by arbitration in manner provided by this part of this Act.

Part of property may be taken instead of whole.

(7) Where the local authority is empowered to purchase land compulsorily, it shall not be competent for the owner of a house or manufactory to insist on his entire holding being taken, where part only is proposed to be taken as obstructive, and

where such part proposed to be taken can, in the opinion of the arbitrator to whom the question of disputed compensation is submitted, be severed from the remainder of the house or manufactory without material detriment thereto, provided that compensation may be awarded in respect of the severance of the part so proposed to be taken in addition to the value of that part.

Betterment principle applied towards defraying expenses.

(8) Where in the opinion of the arbitrator the demolition of an obstructive building adds to the value of such other buildings [*i.e.*, *buildings obstructed*] as are in that behalf mentioned in this section, the arbitrator shall apportion so much of the compensation to be paid for the demolition of the obstructive building as may be equal to the increase in value of the other buildings amongst such other buildings respectively, and the amount apportioned to each such other building in respect of its increase in value by reason of the demolition of such obstructive building shall be deemed to be private improvement expenses incurred by the local authority in respect of such building, and such local authority may, for the purpose of defraying such expenses, make and levy improvement rates on the occupier of such premises accordingly; and the provisions of the Public Health Acts [*Public Health Act, 1875, secs. 213, 214, 215, 232, and 257*] relating to private improvement expenses and to private improvement rates shall, so far as circumstances admit, apply accordingly in the same manner as if such provisions were incorporated in this Act.

(9) If any dispute arises between the owner or occupier of any building (to which any amount may be apportioned in respect of private improvement expenses) and the arbitrator by whom such apportionment is made, such dispute shall be settled by two justices [*or in London one stipendiary magistrate*] in manner provided by the Lands Clauses Acts, [*secs. 22 and 24*] in cases where the compensation claimed in respect of lands does not exceed fifty pounds.

As to buildings erected on cleared site.

(10) Where the owner retains the site or any part thereof, no house or other building or erection which will be dangerous or injurious to health, or which will be an obstructive building within the meaning of this section, shall be erected upon such site or any part thereof; and if any house, building, or erection is erected on the site contrary to the provisions of this section, the local authority may at any time order the owner to abate or alter the said house, building, or erection; and in the event of non-compliance with such order may, at the expense of the owner thereof, abate or alter the same.

In case of demolition of obstructive building by local authority.

(11) Where the lands are purchased by the local authority the local authority shall pull down the obstructive building, or such part thereof as may be obstructive within the meaning of this section, and keep as an open space the whole site, or such part thereof as may be required to be kept open for the purpose of remedying the nuisance or other evils caused by such obstructive building, and may, with the assent of the Local Government Board, and upon such terms as that Board think expedient, sell such portion of the site as is not required for the purpose of carrying this section into effect.

(12) A local authority may, where they so think fit, dedicate any land acquired by them under the authority of this section as a highway or other public place.

SCHEME FOR RECONSTRUCTION OF AREA COMPRISING HOUSES CLOSED BY CLOSING ORDER.

Power to re-arrange areas.

39.--(1) In any of the following cases, that is to say—

- (a) where an order for the demolition of a building has been made in pursuance of this part of this Act, and it appears to the local authority that it would be beneficial to the health of the inhabitants of the neighbouring dwelling houses if the area of the dwelling house of which such building forms part were used for all or any of the following purposes, that is to say, either—

- (i) dedicated as a highway or open space; or
- (ii) appropriated, sold, or let for the erection of dwellings for the working classes; or
- (iii) exchanged with other neighbouring land which is more suitable for the erection of such dwellings, and on exchange will be appropriated, sold, or let for such erection;

[If the obstructive building adjoining a dwelling house can be demolished separately, then a provisional order must be obtained to deal with the dwelling house and clear the area for an open space].

Improvement scheme for small area.

- or (b) where it appears to the local authority that the closeness, narrowness, and bad arrangement or bad condition of any buildings, or the want of light, air, ventilation, or proper conveniences, or any other sanitary defect in any buildings is dangerous or prejudicial to the health of the inhabitants either of the said buildings or of the neighbouring buildings, and that the demolition or the reconstruction and re-arrangement of the said buildings or of some of them is necessary to remedy the said evils, and that the area comprising those buildings and the yards, outhouses, and appurtenances thereof, and the site thereof, is too small to be dealt with as an unhealthy area under Part I of this Act,

the local authority shall pass a resolution to the above effect and direct a scheme to be prepared for the improvement of the said area.

Notice of scheme.

(2) Notice of the scheme may at any time after the preparation thereof be served in manner provided in Part I of this Act with respect to notices of lands proposed to be taken compulsorily under a scheme made in pursuance of that part of this Act, on every owner or reputed owner, lessee or reputed lessee, and occupier of any part of the area comprised in the scheme, so far as those persons can reasonably be ascertained.

Proceedings for obtaining sanction to scheme.

(3) The local authority shall, after service of such notice, petition the Local Government Board for an order sanctioning the scheme, and the Board may cause a local inquiry to be held, and, if satisfied on the report of such local inquiry that the carrying into effect of the scheme, either absolutely or subject to conditions or modifications, [*sec. 40 provides for erection of dwellings for displaced population*], would be beneficial to the health of the inhabitants of the said buildings or of the neighbouring dwelling houses, may by order sanction the scheme with or without such conditions or modifications.

Clearing of area by local authority.

(4) Upon such order being made, the local authority may purchase by agreement the area comprised in the scheme as so sanctioned, and **if they agree for the purchase of the whole area, the order, save so far as it provides for the taking of land otherwise than by agreement, shall take effect without confirmation.** If they do not so agree, the order shall be published by the local authority by inserting a notice thereof in the London Gazette, and by serving notice thereof on the owners of every part of the area.

(5) Any owner may, within two months after such publication, petition the Local Government Board against the order, and if such petition is presented and is not withdrawn, the order shall be provisional unless it is confirmed by Act of Parliament.

Confirmation of an unopposed order without going to Parliament.

(6) If the Local Government Board are satisfied that the order has been duly published, and that two months after such publication have expired, and that either a petition has not been presented, or if presented has been withdrawn, they shall confirm the order, and thereupon such order shall come into operation, and have effect as if it were enacted by this Act.

(7) The order may incorporate the provisions of the Lands Clauses Acts, and for the purpose of those provisions this Act shall be deemed to be the special Act, and the local authority to be the promoters of the undertaking, and the area shall be

acquired within three years after the date of the confirmation of the order : **Provided that the amount of compensation shall, in case of difference, be settled by arbitration in manner provided by this part of this Act. [Sec. 41].**

Application of various provisions of Part I of the Act.

[Secs. 9, 12, 13, and 22].

(8) The provisions of Part I of this Act relating to costs to be awarded in certain cases by a committee of either House of Parliament, to the duty of a local authority to carry a scheme when confirmed into execution, to the completion of a scheme on failure by a local authority, and to the extinction of rights of way and other easements, shall, with the necessary modifications, apply for the purpose of any scheme under this section in like manner as if it were a scheme under Part I of this Act.

Modification of scheme.

(9) The Local Government Board, on being satisfied by the local authority that an improvement can be made in the details of any scheme under this section, may by order permit the local authority to modify any part of the scheme which it may appear inexpedient to carry into execution : **Provided that—**

- (a) if the order sanctioning the scheme was confirmed by Parliament, a statement of such modification shall be laid by the Local Government Board before both Houses of Parliament as soon as practicable ;
- and (b) in any case, if the modification requires a larger expenditure than that sanctioned by the original scheme, or authorises the taking of any property otherwise than by agreement, or injuriously affects any property in a manner different from that proposed in the original scheme, without the consent of the owner or occupier of such property, notice of the order authorising the modification shall be published, and the order may be petitioned against and shall be subject to confirmation in like manner as if it were an order sanctioning an original scheme under this section.

Provisions for accommodation of persons of the working classes.

40. The Local Government Board shall in any order sanctioning a scheme under this part of this Act require the insertion in the scheme of such provisions (if any) for the dwelling accommodation of persons of the working classes displaced by the scheme as seem to the Board required by the circumstances.

SETTLEMENT OF COMPENSATION.

Provisions as to arbitration.

41. In all cases in which the amount of any compensation is, in pursuance of this part of this Act, to be settled by arbitration, the following provisions shall have effect ; (namely)

- (1) The amount of compensation shall be settled by an arbitrator to be appointed and removable by the Local Government Board.

Estimation of value.

- (2) In settling the amount of any compensation—

- (a) The estimate of the value of the dwelling house shall be based on the fair market value as estimated at the time of the valuation being made of such dwelling house, and of the several interests in such dwelling house, due regard being had to the nature and then condition of the property and the probable duration of the buildings in their existing state, and to the state of repair thereof, and **without any additional allowance in respect of compulsory purchase :**

Deductions from value.

- and (b) The arbitrator shall have regard to and make an allowance in respect of any increased value which, in his opinion, will be given to other dwelling houses of the same owner by the

alteration or demolition by the local authority of any buildings.
[Kind of Betterment Clause (not in Part I Schemes), and apparently does not affect owners whose land is not taken].

(3) Evidence shall be receivable by the arbitrator to prove—

(1st) that the rental of the dwelling house was enhanced by reason of the same being used for illegal purposes or being so overcrowded as to be dangerous or injurious to the health of the inmates ;

or (2ndly) that the dwelling house is in a state of defective sanitation, or is not in reasonably good repair ;

or (3rdly) that the dwelling house is unfit, and not reasonably capable of being made fit, for human habitation ;

and, if the arbitrator is satisfied by such evidence, then the compensation—

(a) shall in the first case so far as it is based on rental be based on the rental which would have been obtainable if the dwelling house was occupied for legal purposes and only by the number of persons whom the dwelling house was under all the circumstances of the case fitted to accommodate without such overcrowding as is dangerous or injurious to the health of the inmates ;

and (b) shall in the second case be the amount estimated as the value of the dwelling house if it had been put into a sanitary condition, or into reasonably good repair, after deducting the estimated expense of putting it into such condition or repair ;

and (c) shall in the third case be the value of the land, and of the materials of the buildings thereon.

(4) On payment or tender to the person entitled to receive the same of the amount of compensation agreed or awarded to be paid in respect of the dwelling house, or on payment thereof in manner prescribed by the Lands Clauses Acts, *[into the Bank (see secs. 69-80, Lands Clauses Acts, 1845)]* the owner shall, when required by the local authority, *[at cost of local authority]* convey his interest in such dwelling house to them, or as they may direct ; and in default thereof, or if the owner fails to adduce a good title to such dwelling house to the satisfaction of the local authority, it shall be lawful for the local authority, if they think fit, to execute a deed poll in such manner and with such consequences as are mentioned in the Lands Clauses Acts.

(5) Sections 32, 33, 35, 36, and 37 of the Lands Clauses Consolidation Act, 1845, shall apply, with any necessary modifications, to an arbitration and to an arbitrator appointed under this part of this Act.

[These sections apply to acquisition of land under Part III, and also to the new Act of 1900].

(6) The arbitrator may, by one award, settle the amount or amounts of compensation payable in respect of all or any of the dwelling houses included in one or more order or orders made by the local authority ; but he may, and, if the local authority request him so to do shall, from time to time make an award respecting a portion only of the disputed cases brought before him.

(7) In the event of the death, removal, resignation, or incapacity, refusal, or neglect to act of any arbitrator before he shall have made his award, the Local Government Board may appoint another arbitrator, to whom all the documents relating to the matter of the arbitration which were in the possession of the former arbitrator shall be delivered.

Costs in discretion of arbitrator to save taxing them, except in cases coming under sub. sec. 9.

(8) The arbitrator may, where he thinks fit, on the request of any party by whom any claim has been made before him, certify the amount of the costs properly incurred by such party in relation to the arbitration, and the amount of the costs so certified shall be paid by the local authority.

- (9) The arbitrator shall not give such certificate where the arbitrator has awarded the same or a less sum than has been offered by the local authority in respect of such claim before the appointment of the arbitrator, and need not give such certificate to any party where he considers that such party neglected, after due notice from the local authority, to deliver to that authority a statement in writing within such time, and containing such particulars respecting the compensation claimed, as would have enabled the local authority to make a proper offer of compensation to such party before the appointment of the arbitrator.
- (10) If within seven days after demand the amount so certified be not paid to the party entitled to receive the same, such amount shall be recoverable as a debt from the local authority with interest at the rate of five per cent. per annum for any time during which the same remains unpaid after such seven days as aforesaid.
- (11) The award of the arbitrator shall be final and binding on all parties.
[Subject to the statement of a special case].

EXPENSES AND BORROWING.

42.—(1) All expenses incurred by a local authority in the execution of this part of this Act shall be defrayed by them out of the local rate; [see sec. 92 and Sched. I] and that authority, notwithstanding any limit contained in any Act of Parliament [presumably a local Act] respecting a local rate, may levy such local rate, or any increase thereof, for the purposes of this part of this Act.

Expenses of rural district council to be "special."

(2) Any expenses incurred by a rural sanitary authority under this part of this Act, other than the expenses incurred in and incidental to proceedings for obtaining a closing order, [these will be "general," see secs. 229-232, Public Health Act, 1875] shall be charged as special expenses on the contributory place in respect of which they are incurred.

Provision as to borrowing outside London.

43.—(1) A local authority may borrow for the purpose of raising sums required for purchase money or compensation payable under this part of this Act in like manner, and subject to the like conditions, as for the purpose of defraying the expenses of the execution by such authority of the Public Health Acts.

(2) The Public Works Loan Commissioners may, if they think fit, lend to any local authority the sums borrowed in pursuance of this part of this Act.

[This section extended by Housing Act, 1894, to a scheme for reconstruction].

Annual account to be presented by the local authority.

44. Every local authority shall every year present to the Local Government Board, in such form as they may direct, an account of what has been done, and of all moneys received and paid by them during the previous year, with a view to carrying into effect the purposes of this part of this Act. [In London to be deemed a special report, and copies sent to Local Government Board and County Council].

POWERS OF COUNTY COUNCILS.

Information to be given to county councils by rural district councils and borough councils in London, but not by urban districts and boroughs elsewhere.

45.—(1) Where the medical officer of health or any inhabitant householders make a representation or complaint, or give information to any vestry or district board in the administrative county of London or to the local board of Woolwich, [now borough council/s] or to any rural sanitary authority elsewhere (which vestry, board, or authority is in this Act referred to as the district authority), or the medical officer of such authority, either respecting any dwelling house being in a state so dangerous or injurious to health as to be unfit for human habitation, or respecting an obstructive

building, and also where a closing order has been made as respects any dwelling house, the district authority shall forthwith forward to the county council of the county in which the dwelling house or building is situate, a copy of such representation, complaint, information, or closing order, and shall from time to time report to the council such particulars as the council require respecting any proceedings taken by the authority with reference to such representation, complaint, information, or dwelling house.

Vesting powers in the county council where local authority is in default.

(2) Where the county council—

(a) are of opinion that proceedings for a closing order as respects any dwelling house ought to be instituted, or that an order ought to be made for the demolition of any buildings forming or forming part of any dwelling house as to which a closing order has been made, or that an order ought to be made for pulling down an obstructive building specified in any representation under this part of this Act;

and (b) after reasonable notice, not being less than one month, of such opinion has been given in writing to the district authority, consider that such authority have failed to institute or properly prosecute proceedings, or to make the order for the demolition, or to take steps for pulling down an obstructive building;

the council may pass a resolution to that effect, and thereupon the powers of the district authority as respects the said dwelling house and building under this part of this Act (otherwise than in respect of a scheme), shall be vested in the county council, [see, however, *case of London County Council*, sec. 46 (5)] and if a closing order or an order for demolition or for pulling down an obstructive building is made, and not disallowed on appeal, the expenses [other than those of ordinary servants of the county council] of the council incurred as respects the said dwelling house and building, including any compensation paid, shall be a simple contract debt to the council from the district authority.

(3) Any debt to the council under this section shall be defrayed by the district authority as part of their expenses in the execution of this part of this Act.

Power of county council to inspect premises.

(4) The county council and any of their officers shall, for the purposes of this section, have the same right of admission to any premises as any district authority or their officers have for the purpose of the execution of their duties under the enactments relating to public health, and a justice may make the like order for enforcing such admission.

SPECIAL PROVISIONS AS TO LONDON.

[See also secs. 72 and 73].

46. This part of this Act shall apply to the administrative county of London with the following modifications:—

(1) The provisions of the Public Health Acts relating to private improvement expenses and to private improvement rates [secs. 213 to 215 *Public Health Act*, 1875] shall, for the purpose of this part of this Act, extend to the county and to the city of London, and in the construction of the said provisions, as respects the county of London, any local authority in that county, and as respects the city of London the Commissioners of Sewers, shall be deemed to be the urban authority.

Borrowing in London.

(2) The raising of sums required for purchase money or compensation payable under this part of this Act shall be a purpose for which the London County Council or the Commissioners of Sewers of the city of London may borrow under Part I of this Act, [sec. 25, sub. secs. (2) and (3)] and a purpose for which a vestry or district board may borrow under the Metropolis Management Act, 1855, and the provisions of Part I of this Act with respect to borrowing, and sections 183 to 191 of the Metropolis Management Act, 1855, shall apply and have effect accordingly.

- (3) **The London County Council may, if they think fit, lend to a local authority in the administrative county of London the sums borrowed in pursuance of this part of this Act.**

[Sanction of Local Government Board to borrowing is sufficient authority].

[These borrowing powers are extended to Part III in the case of the new Metropolitan boroughs].

- (4) For the purpose of the assent required for the sale of any portion of the site of an obstructive building by a local authority, [sec. 38 (11)] and of the account [sec. 44] to be presented by a local authority of what has been done by them and of moneys received and paid by them during the previous year, a Secretary of State shall be substituted for the Local Government Board.

London County Council may carry out a scheme.

- (5) Where it appears to the county council, whether in the exercise of the powers of a vestry or district board or on the representation of a vestry or district board or otherwise, that a scheme under this part of this Act ought to be made, the council may take proceedings for preparing and obtaining the confirmation of a scheme, and the provisions of this Act respecting the scheme shall apply in like manner as if they were the vestry or district board, and all expenses of and incidental to the scheme and carrying the same into effect shall, save as hereinafter mentioned, be borne by the county fund.

Home Secretary may on appeal decide as to how expenses shall be met.

- (6) Where the council consider that such expenses, or a contribution in respect of them, ought to be paid or made by a vestry or district board, they may apply to a Secretary of State, and the Secretary of State, if satisfied that, having regard to the size of the area, to the number, position, structure, sanitary condition, and neighbourhood of the buildings to be dealt with, the vestry or district board ought to pay, or make a contribution in respect of, the said expenses, may order such payment or contribution to be made, and the amount thereof shall be a simple contract debt from the vestry or district board to the council.

London County Council may contribute to a local scheme.

- (7) The county council may, if they think fit, pay or contribute to the payment of the expenses of carrying into effect a scheme under this part of this Act by a vestry or district board, *[in Shoreditch, half net cost paid by London County Council]* and if a vestry or district board consider that the expenses of carrying into effect any scheme under this part of this Act, or a contribution in respect of those expenses, ought to be paid or made by the county council, and the county council decline or fail to agree to pay or make the same, the vestry or district board may apply to a Secretary of State, and if the Secretary of State is satisfied that, having regard to the size of the area, to the number, position, structure, sanitary condition, and neighbourhood of the buildings to be dealt with, the council ought to pay or make a contribution in respect of the said expenses, he may order such payment or contribution to be made, and the amount thereof shall be a simple contract debt from the council to the vestry or district board.

- [(8) In the application of this section to Woolwich, the local board of health shall be deemed to be a district board, but the raising of any sums required for purchase money or compensation payable under this part of this Act shall be a purpose for which they may borrow under the Public Health Acts, and the Public Health Acts shall apply accordingly].

SUPPLEMENTAL.

Provisions as to superior landlord.

- 47.—(1) Where an owner of any dwelling house is not the person in receipt of the rents and profits thereof, he may give notice of such ownership to the local authority, and thereupon the local authority shall give such owner notice of any proceedings to be taken by them in pursuance of this part of this Act in relation to such dwelling house.

(2) If it appears to a court of summary jurisdiction on the application of any owner of the dwelling house that default is being made in the execution of any works required to be executed on any dwelling house in respect of which a closing order has been made, or in the demolition of any building or any dwelling house or in claiming to retain any site, in pursuance of this part of this Act, and that the interests of the applicant will be prejudiced by such default, and that it is just to make the order, the court may make an order empowering the applicant forthwith to enter on the dwelling house, and within the time fixed by the order to execute the said works, or to demolish the building, or to claim to retain the site, as the case may be, and where it seems just to the court so to do, the court may make a like order in favour of any other owner.

(3) A court of summary jurisdiction may in any case by order enlarge the time allowed under any order for the execution of any works or the demolition of a building, or the time within which a claim may be made to retain the site of a building.

(4) Before an order is made under this section notice of the application shall be given to the local authority.

Remedies of owner for breach of covenant, etc., not to be prejudiced.

48. Nothing in this part of this Act shall prejudice or interfere with the right or remedies of any owner for the breach, non-observance, or non-performance of any covenant or contract entered into by a tenant or lessee in reference to any dwelling house in respect of which an order is made by a local authority under this part of this Act; and if any owner is obliged to take possession of any dwelling house in order to comply with any such order, the taking possession shall not affect his right to avail himself of any such breach, non-observance, or non-performance that may have occurred prior to his so taking possession.

Service of Notices.

49.—(1) Where the owner of any dwelling house and his residence or place of business are known to the local authority, it shall be the duty of the clerk of the local authority, if the residence or place of business is within the district of such local authority, to serve any notice by this part of this Act required to be served on the owner, by giving it to him, or for him, to some inmate of his residence or place of business within the district; and in any other case it shall be the duty of the clerk of the local authority to serve the notice by post in a registered letter addressed to the owner at his residence or place of business.

(2) Where the owner of the dwelling house or his residence or place of business is not known to, and after diligent inquiry cannot be found by the local authority, then the clerk of the local authority may serve the notice by leaving it, addressed to the owner, with some occupier of the dwelling house, or if there be not an occupier, then by causing it to be put up on some conspicuous part of the dwelling house.

(3) Notice served upon the agent of the owner shall be deemed notice to the owner.

Description of owner in proceedings.

50. Where in any proceedings under this part of this Act it is necessary to refer to the owner of any dwelling house, it shall be sufficient to designate him as the "owner" thereof without name or further description.

Penalty for obstruction of Act, etc., by occupiers.

51.—(1) If any person being the occupier of any dwelling house prevents the owner thereof, or being the owner or occupier of any dwelling house prevents the medical officer of health, or the officers, agents, servants, or workmen of such owner or officer from carrying into effect with respect to the dwelling house any of the provisions of this part of this Act, after notice of the intention so to do has been given to such person, any court of summary jurisdiction on proof thereof may order such person to permit to be done on such premises all things requisite for carrying into effect, with respect to such dwelling house, the provisions of this part of this Act.

(2) If at the expiration of ten days after the service of such order such person fails to comply therewith, he shall for every day during which the failure continues be liable on summary conviction to a fine not exceeding twenty pounds: Provided that if any such failure is by the occupier, the owner, unless assenting thereto, shall not be liable to such fine.

County medical officer may officially represent any Metropolitan area under Part II.

52. A representation from the medical officer of health of any county submitted to the county council and forwarded by that council to the local authority of any district in the county, not being a borough as defined by the Municipal Corporations Act, 1882, shall, for the purposes of this part of this Act, have the like effect as a representation from the medical officer of health of the district.

PART III.

WORKING CLASS LODGING HOUSES (COTTAGES).

[May be adopted by London County Council for County of London, Common Council for City, Borough Councils for Metropolitan and other Boroughs, Urban District Councils for Urban Districts Rural District Councils (see secs. 2 and 6 Act of 1900). Is not in force till it is adopted].

[See also sec. 3 Act of 1900].

What are "lodging houses" for the working classes?

53.—(1) The expression "lodging houses for the working classes" when used in this part of this Act shall include **separate houses or cottages** for the working classes, whether containing one or several tenements, and **the purposes of this part of this Act shall include the provision of such houses and cottages.**

(2) The expression "cottage" in this part of this Act may include a garden of not more than half an acre, provided that the estimated annual value of such garden shall not exceed three pounds.

Adoption of Part III.

(See sec. 6 Housing of the Working Classes Act, 1900.)

54. This part of this Act **may be adopted in the several districts mentioned in the First Schedule to this Act** by the local authorities in that behalf in that schedule mentioned:

[Provided that in the case of any rural sanitary district in England, the adoption shall be only after such certificate and such delay as hereinafter mentioned].

[Repealed, see sec. 2 of the Housing Act of 1900].

[The following section has been repealed, see secs. 2 and 7 of the Housing Working Classes Act, 1900]:—

55.—(1) A rural sanitary authority in any district desiring to adopt this part of this Act may apply to the county council of the county in which the area hereinafter mentioned is wholly or as to the larger part thereof in extent situate for the certificate required for such adoption, and shall specify in such application the area in which they consider that accommodation is necessary for the housing of the working classes, and thereupon the county council shall direct a local inquiry to be held by a member of the council or any officer or person appointed by the council for the purpose, and if after such local inquiry the person holding the inquiry certifies that accommodation is necessary in such area for the housing of the working classes, and that there is no probability that such accommodation will be provided without the execution of this part of this Act, and that having regard to the liability which will be incurred by the rates, it is under all the circumstances prudent for the said authority to undertake the provision of the said accommodation under the powers of this part of this Act, the county council may if they think fit publish that certificate in one or more local newspapers circulating in the district, and thereupon the sanitary authority may adopt this part of this Act: Provided that—

N.B.—All matter is the actual Text, except Headings and Words in Italics.

(a) unless the county council state in publishing such certificate that, by reason of the date of the next ordinary election of members of such authority or otherwise, an emergency renders it necessary to adopt this part of this Act immediately, such adoption in pursuance of the certificate shall not take place before the ordinary election of members of such authority which is held next after the date of the local inquiry;

and (b) after the end of twelve months from the date of the certificate, this part of this Act shall not be adopted without a fresh certificate;

and (c) no land shall be acquired, nor buildings erected under this part of this Act outside of the area mentioned in the certificate except after a fresh application, inquiry, and certificate.

(a) Where the rural sanitary authority think it just that the burden of the expenses of the execution of this part of this Act should be borne by some contributory place or places only in their district, instead of by the whole of their district, the authority may in their application to the county council request permission to limit the burden of such expenses to such contributory place or places, and thereupon the justice of such limitation shall be inquired into at the local inquiry, and the county council, if satisfied after the local inquiry that the circumstances of the contributory place or places and of the rest of the district render such limitation just, may make an order to that effect, and thereupon the expenses of the execution of this part of this Act in the area mentioned in the order shall be borne by the contributory place or places named in the order instead of by the whole district. The provisions of this enactment with respect to the burden of the expenses shall apply upon every application for a fresh certificate.

(3) Any expenses incurred by a county council in holding a local inquiry under this part of this Act shall be a simple contract debt to the council from the rural sanitary authority, and shall be defrayed as part of the expenses of such authority in the execution of this part of this Act.

EXECUTION OF PART III BY LOCAL AUTHORITY.

Powers of local authority.

56. Where this part of this Act has been adopted in any district, the local authority shall have power to carry it into execution (subject to the provisions of this part of this Act with respect to rural sanitary authorities), and for that purpose may exercise the same powers whether of contract or otherwise as in the execution of their duties in the case of the London county council under the Metropolis Management Act, 1855 [sec. 149] and the Acts amending the same, or in the case of sanitary authorities under the Public Health Acts, [secs. 173 and 174] or in the case of the Commissioners of Sewers under the Acts conferring powers on such Commissioners.

HOW LAND MAY BE OBTAINED.

57.—(1) Land [includes any interest in land, sec. 93] for the purposes of this part of this Act may be acquired by a local authority in like manner as if those purposes were purposes of the Public Health Act, 1875, and sections 175 to 178, both inclusive, of that Act (relating to the purchase of lands), shall apply accordingly, and shall for the purposes of this part of this Act extend to London in like manner as if the Commissioners of Sewers and London County Council respectively were a local authority in the said sections mentioned, and a Secretary of State were substituted for the Local Government Board.

[Sec. 175 Public Health Act empowers local authorities to purchase or take on lease any lands; sec. 176 incorporates the Lands Clauses Acts. It is necessary to get a provisional order from the Local Government Board. The price paid must be the "fair market value," with an allowance for compulsory purchase—generally about 10 per cent. See also sec. 7 of the Housing of the Working Classes Act, 1900].

[Extended by sec. 1 of the Housing of the Working Classes Act, 1900, to land outside the district].

Existing cottages and other dwellings may be acquired either by lease or purchase.

(2) The local authority may, if they think fit, contract for the purchase or lease of any lodging houses for the working classes already, or hereafter to be built and provided. [Council may buy up and develop any building estate].

(3) The local authority may if not a rural sanitary authority with the consent of the Local Government Board, and if a rural sanitary authority with the consent of the county council of the county in which the land is situate, appropriate, for the purposes of this part of this Act, any lodging houses so purchased or taken on lease, and any other land which may be for the time being vested in them, or at their disposal.

N.B.—All matter is the actual Text, except Headings and Words in Italics.

Power of trustees to sell or lease their houses to local authorities.

58. The trustees of any lodging houses for the working classes for the time being provided in any district by private subscriptions or otherwise, may, with the consent of a majority of the committee or other persons by whom they were appointed trustees, sell or lease the lodging houses to the local authority of the district, or make over to them the management thereof.

Local authority may build new houses or adopt existing ones.

59. The local authority may, on **any land** acquired or appropriated by them,
[sec. 57]

- (1) **erect any buildings** suitable for lodging houses for the working classes, and
- (2) **convert any buildings into lodging houses** for the working classes, and may
- (3) **alter, enlarge, repair,** and improve the same respectively, and
- (4) **fit up, furnish, and supply** the same respectively with all requisite furniture, fittings, and conveniences.

Sites may be exchanged for other land.

60. A local authority may, if not a rural sanitary authority with the consent of the Local Government Board, and if a rural sanitary authority with the consent of the county council of the county in which the land is situate, sell any land vested in them for the purposes of this part of this Act, and apply the proceeds in or towards the purchase of other land better adapted for those purposes, and may in like manner and with the like consent exchange any land so vested in them for land better adapted to the purposes of this part of this Act, either with or without paying or receiving any money for equality of exchange.

[Under sec. 5 of the *Housing of the Working Classes Act, 1900*, local authorities may lease land to any lessee].

MANAGEMENT OF LODGING HOUSES.

General control of dwellings.

61.—(1) The general management, **regulation**, [*regulations other than byelaws may be made and altered at the discretion of the local authority without confirmation*] and control of the lodging houses established or acquired by a local authority under this part of this Act shall be vested in and exercised by the local authority.

Rents—how to be fixed.

(2) The local authority **may make such reasonable charges for the tenancy or occupation of the lodging houses** provided under this part of this Act as they **may determine** by regulations. [*No limit, high or low, is fixed*].

Byelaws.

62.—(1) The local authority **may make byelaws** for the management, use, and regulation of the lodging houses, [*belonging to the local authority*] and it shall be obligatory on the local authority, **except** in the case of a lodging house which is occupied as a **separate dwelling**, by such byelaws to make sufficient provision for the several purposes expressed in the Sixth Schedule to this Act.

(2) A printed copy or sufficient abstract of the byelaws relating to the management, use, and regulation of the lodging houses shall be put up and at all times kept in every room therein.

[*Note.—This is not compulsory for cottages or other separate dwellings*].

63. **Any person who, or whose wife or husband,** at any time while such person is a tenant or occupier of any such lodging house, or any part of such a lodging house, **receives any relief under the Acts relating to the relief of the poor** other than relief granted on account only of accident or temporary illness, shall thereupon be disqualified for continuing to be such a tenant or occupier.

When lodging houses are considered too expensive they may be sold.

64. Whenever any lodging houses

- (1) **established for seven years or upwards** under the authority of this part of this Act are determined by the local authority to be
- (2) **unnecessary or too expensive** to be kept up, the local authority **may**, if not a rural sanitary authority **with the consent of the Local Government Board**, and if a rural sanitary authority with the consent of the county council of the county in which the lodging-houses are situate, sell the same for the best price that can reasonably be obtained for the same, and the local authority shall convey the same accordingly.

[Note.—This is permissive and conditional only].

EXPENSES AND BORROWING OF LOCAL AUTHORITIES.

65. All expenses incurred by a local authority in the execution of this part of this Act shall be defrayed—

- (i) in the case of an authority in the administrative county *[and city]* of London, out of the Dwelling House Improvement Fund under Part I of this Act;

[See sec. 24].

[In the case of the London Borough Councils as part of the ordinary expenses of the Councils].

- (ii) in the case of an urban sanitary authority, as part of the general expenses of their execution of the Public Health Acts;

[Either out of borough rate or general district rate].

Rural district—expenses “special” unless otherwise ordered.

and (iii) in the case of a rural sanitary authority, as special expenses incurred in the execution of the Public Health Acts, [and, save where the burden of such expenses is by order of the county council who published the certificate to be borne by one contributory place only, shall be deemed to be incurred for the common benefit of all the contributory places liable to bear such expenses].

[Words in brackets and small type are repealed].

Provided that if on the application of the rural sanitary authority it is so declared [at the time of the publication of the certificate] by the county council [who published the same], then the said expenses of the rural sanitary authority shall be defrayed as general expenses of the said authority in the execution of the Public Health Acts, and if such expenses are not to be borne by the whole of the district, shall be paid out of a common fund to be raised in manner provided by the Public Health Act, 1875, but as if the contributory places which are to bear those expenses constituted the whole of the district.

How money may be borrowed for Part III.

66. The London County Council and the Commissioners of Sewers may borrow for the purpose of the execution of this part of this Act, in like manner and subject to the like conditions as they may borrow for the purposes of Part I of this Act, and a sanitary authority may borrow for the purpose of the execution of this part of this Act in like manner and subject to the like conditions as for the purpose of defraying the above-mentioned general or special expenses.

[See sec. 25 for London powers. Other councils may, with the consent of the Local Government Board, borrow for not more than sixty years and an amount not exceeding, with other “sanitary” loans, two years rateable value].

LOANS TO AND POWERS OF COMPANIES, SOCIETIES, AND INDIVIDUALS.

67.—(1) In addition to the powers conferred upon them by any other enactment, the Public Works Loan Commissioners may, out of the funds at their disposal, advance on loan to any such body or proprietor as hereinafter mentioned; namely—

- (a) any railway company or dock or harbour company,

or any other company, society, or association, established for the purpose of constructing or improving, or of facilitating or encouraging the construction or improvement of dwellings for the working classes,

or for trading or manufacturing purposes (in the course of whose business, or in the discharge of whose duties, persons of the working classes are employed) ;

- (b) **any private person** entitled to any land for an estate in fee simple, or for any term of years absolute, whereof not less than **fifty years** shall for the time being remain unexpired ;

and any such body or proprietor may borrow from the Public Works Loan Commissioners such money as may be required for the purpose of constructing or improving, or of facilitating or encouraging the construction or improvement of dwellings for the working classes.

Conditions of loans to "Dwellings Companies."

(2) Such loans shall be made in manner provided by the Public Works Loans Act, 1875, subject to the following provisions :—

- (a) Any such advance may be made whether the body or proprietor receiving the same has or has not power to borrow on mortgage or otherwise, independently of this Act ; but nothing in this Act shall repeal or alter any regulation, statutory or otherwise, whereby any company may be restricted from borrowing until a definite portion of capital is subscribed for, taken, or paid up.
- (b) **The period for the repayment of the sums advanced shall not exceed forty years.**
- (c) No money shall be advanced on mortgage of any land or dwellings solely, unless the estate therein proposed to be mortgaged shall be either an estate in simple fee, or an estate for a term of years absolute, whereof not less than fifty years shall be unexpired at the date of the advance.
- (d) The money advanced on the security of a mortgage of any land or dwellings solely shall **not exceed one moiety of the value**, to be ascertained to the satisfaction of the Public Works Loan Commissioners, of the estate or interest in such land or dwellings proposed to be mortgaged ; but **advances may be made by instalments** from time to time as the building of the dwellings on the land mortgaged progresses, so that the total advance do not at any time exceed the amount aforesaid ; and a mortgage may be accordingly made to secure such advances so to be made from time to time.

Partial incorporation of non-corporate bodies.

(3) For the purpose of constructing or improving or facilitating or encouraging the construction or improvement of dwellings for the working classes, every such body as aforesaid is hereby authorised to purchase, take, and hold land, and if not already a body corporate shall, for the purpose of **holding** such land under this part of this Act, and **of suing and being sued** in respect thereof, be nevertheless deemed a body corporate with perpetual succession.

[Therefore trustees need not be appointed, and Part II of Mortmain, etc., Act, 1888, need not apply in certain cases].

Powers to companies to build labourers' dwellings.

68. Any railway company, or dock or harbour company, or any other company, society, or association, established for trading or manufacturing purposes in the course of whose business or in the discharge of whose duties persons of the working class are employed, may and are hereby (notwithstanding any Act of Parliament, or charter, or any rule of law or equity to the contrary) authorised at any time to erect, either on their own land or on any other land (which they are hereby authorised to purchase and hold for the purpose, and to pay for out of any funds at their disposal), dwellings for the accommodation of all or any of the persons of the working class employed by them.

69. Any commissioners of waterworks, trustees of waterworks, water companies, gas companies, and other corporations, bodies, and persons having the management of any waterworks, reservoirs, wells, springs, or streams of water, and gasworks

respectively, may, in their discretion, grant and furnish supplies of water or gas for lodging houses provided under this part of this Act, either without charge or on such other favourable terms as they think fit.

Inspection of lodging houses.

70. A lodging house established in any district under this part of this Act, shall be at all times open to the inspection of the local authority of that district or of any officer from time to time authorised by such authority.

Application of penalties.

71. Any fine for the breach of any byelaw under this part of this Act shall be paid to the credit of the funds out of which the expenses of this part of this Act are defrayed.

[Secs. 74, 75, 82, 83, and 85 have a bearing on Part III].

PART IV.

SUPPLEMENTAL.

Unhealthy areas in London—Determination as to whether Part I or Part II should be used, and by whom.

72. Where an official representation made to the London county council in pursuance of Part I of this Act relates to **not more than ten houses**, the London county council shall not take any proceedings on such representation, but shall direct the medical officer of health making the same to represent the case to the local authority under Part II of this Act, and it shall be the duty of the local authority to deal with such case in manner provided by that part of this Act.

Provisions as to parts of Act under which reports are to be dealt with in County of London.

73.—(1) In either of the following cases :—

(a) Where a medical officer of health has represented to any local authority in the county of London under Part II of this Act that any dwelling houses are in a condition so dangerous or injurious to health as to be unfit for human habitation, or that the pulling down of any obstructive buildings would be expedient, and such authority resolve that the case of such dwelling houses or buildings is of such general importance to the county of London that it should be dealt with by a scheme under Part I of this Act; [see sec. 39]

or (b) Where an official representation as mentioned in Part I of this Act has been made to the London county council in relation to any houses, courts, or alleys within a certain area, and that council resolve

(1) that the case of such houses, courts, or alleys is not of general importance to the county of London, and

(2) should be dealt with under Part II of this Act; [see secs. 4 and 5]

such local authority or council may submit such resolution to a Secretary of State, and thereupon the Secretary of State may appoint an arbitrator, and direct him to hold a **local inquiry**, [sec. 85] and such arbitrator shall hold such inquiry, and report to the Secretary of State as to whether, having regard to the size of the area, to the number of houses to be dealt with, to the position, structure, and sanitary condition of such houses, and of the neighbourhood thereof, and to the provisions of Part I of this Act, the case is either wholly or partially of any and what importance to the county of London, with power to such arbitrator to report that in the event of the case being dealt with under Part II of this Act, the London county council ought to make a contribution in respect of the expense of dealing with the case.

(2) The Secretary of State, after considering the report of the arbitrator, may, according as to him seems just, decide that the case shall be dealt with either under Part II of this Act, or under Part I of this Act, and the medical officer of health or other proper officer shall forthwith make the representation [either under sec. 5 or sec. 30] necessary for proceedings in accordance with such decision [see sec. 46 (5) (6) (7)].

74.—(1) The Settled Land Act, 1882, [secs. 4 and 7, 21, 25, 27, 30] shall be amended as follows:—

- (a) Any sale, exchange, or lease of land in pursuance of the said Act, when made for the purpose of the erection on such land of dwellings for the working classes, may be made at such price, or for such consideration, or for such rent, as having regard to the said purpose, and to all the circumstances of the case, is the best that can be reasonably obtained, notwithstanding that a higher price, consideration, or rent might have been obtained if the land were sold, exchanged, or leased for another purpose. [This enables such land to be sold cheaply for housing purposes].
- (b) The improvements on which capital money [arising under Settled Land Act] may be expended, enumerated in section 25 of the said Act, and referred to in section 30 of the said Act, shall, in addition to cottages for labourers, farm servants, and artisans, whether employed on the settled land or not, include any dwellings available for the working classes, the building of which in the opinion of the Court is not injurious to the estate.

Writing down value of land for "housing" sites.

(2) Any body corporate holding land may sell, exchange, or lease the land for the purpose of the erection of dwellings for the working classes at such price, or for such consideration, or for such rent as having regard to the said purpose and to all the circumstances of the case is the best that can reasonably be obtained, notwithstanding that a higher price, consideration, or rent might have been obtained if the land were sold, exchanged, or leased for another purpose.

Houses at or under certain low rents must be fit for habitation.

75. In any contract made after the fourteenth day of August, one thousand eight hundred and eighty-five for letting for habitation by persons of the working classes a house or part of a house, there shall be implied a condition that the house is at the commencement of the holding in all respects reasonably fit for human habitation. In this section the expression "letting for habitation by persons of the working classes" means the letting for habitation of a house or part of a house at a rent not exceeding in England the sum named as the limit for the composition of rates by section 3 of the Poor Rate Assessment and Collection Act, 1869, and in Scotland or Ireland four pounds.

[Note.—A curious blunder has been made by the officers of several local authorities, who have wrongly assumed that this section contains a limitation on the rent of municipal dwellings, whereas it simply indicates certain classes of existing dwellings impliedly guaranteed "in all respects reasonably fit for human habitation" by the mere act of letting. In other words the landlord is responsible for any injuries to the tenants' health caused by the houses being in any way unfit for habitation. Unfortunately, in order that this section may apply, the rent must not exceed £20 in London, £13 in Liverpool, Manchester, and Birmingham, and £8 elsewhere.]

Medical officer of health in county of London for purposes of this Act.

76.—(1) The London county council may, with the consent of a Secretary of State, at any time appoint one or more legally qualified practitioner or practitioners, with such remuneration as they think fit, for the purpose of carrying into effect any part of this Act.

(2) Any medical officer of health appointed by the London county council, and any officer appointed under this section by the London county council, shall be deemed to be a medical officer of health within the meaning of this Act.

[See also sec. 17 Local Government Act, 1888].

Power to local authority to enter and value premises.

77. Any person authorised by the local authority may at all reasonable times of the day, on giving **twenty-four hours** notice in writing to the occupier of his intention so to do, enter any dwelling house, premises, or building which the local authority are authorised to purchase compulsorily under Part I or Part II of this Act for the purpose of surveying and valuing such dwelling house, premises, or building.

[After confirmation of scheme, only twenty-four hours notice].

Compensation to tenants for expense of removal.

78. Where a building or any part of a building purchased by the local authority in pursuance of a scheme under Part I or Part II of this Act is not closed by a closing order, and is occupied by any tenant whose contract of tenancy is for less than a year, the local authority, if they require him to give up possession of such building or part for the purpose of pulling down the building, may make to the said tenant a **reasonable allowance on account of his expenses in removing.**

Medical officers of health.

79.—(1) Anything which under Part I or Part II of this Act is authorised or required to be done by or to a medical officer of health may be done by or to any person authorised to act temporarily as such medical officer of health.

(2) Every representation *[secs. 5, 30, and 38]* made by a medical officer of health in pursuance of this Act shall be in writing *[i.e., "words reproduced in a visible form"]*.

Accounts.

80.—(1) Separate accounts shall be kept by the local authority and their officers of their receipts and expenditure under each part of this Act.

[See sec. 4 Act of 1900, which partly repeals this section].

(2) Such accounts shall be audited in the like manner and with the like power to the officer auditing the same, and with the like incidents and consequences, as the accounts of the local authority are for the time being required to be audited by law.

Housing committees may be appointed.

81. For the purposes of this Act, a local authority acting under this Act may appoint out of their own number so many persons as they may think fit, for any purposes of this Act which in the opinion of such authority would be better regulated and managed by means of a committee: Provided that a committee so appointed shall in no case be authorised to borrow any money, to make any rate, or to enter into any contract, and shall be subject to any regulations and restrictions which may be imposed by the authority that formed it.

Sale of land—application of proceeds.

82. Where a local authority sell any land acquired by them for any of the purposes of this Act, the proceeds of the sale shall be applied for any purpose, including repayment of borrowed money, for which capital money may be applied, and which is approved by the Local Government Board.

Rates of loans by Public Works Loans Commissioners.

83. Any loan advanced by the Public Works Loan Commissioners in pursuance of this Act or for labourers dwellings in pursuance of the Public Works Loans Act, 1875, or any Act amending the same, shall bear such rate of interest [not less than three pounds two shillings and sixpence per cent. per annum], as the Treasury may from time to time authorise as being in their opinion sufficient to enable such loans to be made without loss to the Exchequer.

[These rates vary according to the amending Acts of the Commissioners from time to time. The rate was 2½ per cent. in 1898].

Application of certain provisions as to byelaws.

84. With respect to byelaws authorised by this Act to be made—

(a) sections 202 and 203 of the Metropolis Management Act, 1855, where such byelaws are made by the London county council, or any nuisance authority in the administrative county of London;

and (b) the provisions of the Public Health Act, 1875, [secs. 182 to 186] relating to byelaws, where such byelaws are made by a sanitary authority, shall apply to such byelaws, and a fine or penalty under any such byelaw may be recovered on summary conviction.

Local inquiries.

85.—(1) For the purposes of the execution of their duties under this Act the Local Government Board may cause such local inquiries to be held as the Board see fit, and the costs incurred in relation to any such local inquiry, and to any local inquiry which any other confirming authority holds or causes to be held, including the salary or remuneration of any inspector or officer of or person employed by the Board or confirming authority engaged in the inquiry not exceeding three guineas a day, shall be paid by the local authorities and persons concerned in the inquiry, or by such of them and in such proportions as the Board or confirming authority may direct, and that Board or authority may certify the amount of the costs incurred, and any sum so certified and directed by that Board or authority to be paid by any local authority or person shall be a debt to the Crown from such local authority or person.

(2) Sections 293 to 296 and section 298 of the Public Health Act, 1875, shall apply for the purpose of any order to be made by the Local Government Board or any local inquiry which that Board cause to be held in pursuance of any part of this Act.

Orders, notices, &c.

86.—(1) An order in writing made by a local authority under this Act shall be under their seal and authenticated by the signature of their clerk or his lawful deputy.

(2) A notice, demand, or other written document proceeding from the local authority under this Act shall be signed by their clerk or his lawful deputy.

[Secs. 7, 39, and 49].

Service of notice.

87. Any notice, summons, writ or other proceeding at law or otherwise required to be served on a local authority in relation to carrying into effect the objects or purposes of this Act, or any of them, may be served upon that authority by delivering the same to their clerk, or leaving the same at his office with some person employed there.

Interested councillors may not vote.

88.—(1) A person shall not vote as member of a local authority or county council or any committee thereof upon any resolution or question which is proposed or arises in pursuance of Part I or Part II of this Act, if it relates to any dwelling house, building, or land in which he is beneficially interested [secs. 4 and 33].

[Information may be laid by anyone].

(2) If any person votes in contravention of this section he shall, on summary conviction, be liable for each offence to a fine not exceeding fifty pounds; but the fact of his giving the vote shall not invalidate any resolution or proceeding of the local authority or county council.

Penalty for obstructing the execution of Act.

89. Where any person obstructs the medical officer of health, or any officer of the local authority, or of the confirming authority mentioned in Part I of this Act, in the performance of anything which such officer or authority is by this Act required or authorised to do, such person shall, on summary conviction, be liable to a fine not exceeding twenty pounds.

Punishment of offences and recovery of fines.

90. Offences under this Act punishable on summary conviction may be prosecuted and fines recovered in manner provided by the Summary Jurisdiction Acts [before magistrates].

Powers of Act to be cumulative.

91. All powers given by this Act shall be deemed to be in addition to and not in derogation of any other powers conferred by Act of Parliament, law, or custom, and such other powers may be exercised in the same manner as if this Act had not passed, and nothing in this Act shall exempt any person from any penalty to which he would have been subject if this Act had not passed.

Provided that a local authority shall not, by reason of any local Act relating to a place within its jurisdiction, be exempted from the performance of any duty or obligation to which such authority are subject under any part of this Act.

Definition of local authority, districts, local rate.

92. In this Act, unless the context otherwise requires, "district," "local authority," and "local rate," mean respectively the areas, bodies of persons, and rates specified in the table contained in the First Schedule to this Act, but in Part III of this Act and in reference to any power given by that part, or any act to be done in pursuance thereof shall mean such area, bodies of persons, and rate only in cases where that part of this Act is adopted or being adopted.

Definitions.

93. In this Act, unless the context otherwise requires—

The expression "**land**" includes any right over land :

The expression "**sanitary district**" means the district of a sanitary authority :

The expression "**sanitary authority**" means an urban sanitary authority or a rural sanitary authority :

The expressions "**urban sanitary authority**" and "**rural sanitary authority**" and "**contributory place**" have respectively the same meanings as in the Public Health Act, 1875 :

The expression "**superior court**" means the Supreme Court.

The expression "**county of London**," except where specified to be the administrative county of London, means the county of London **exclusive** of the city of London.

PART V.

APPLICATION OF ACT TO SCOTLAND.

In the application of this Act to Scotland the following provisions shall have effect :—

94.—(1) A reference to any sections of the Lands Clauses Consolidation Act, 1845, shall be construed to mean a reference to the corresponding sections of the Lands Clauses Consolidation (Scotland) Act, 1845.

(2) Where a dispute under this Act is to be settled by two justices in manner provided by the Lands Clauses Acts in cases where the compensation claimed in respect of lands does not exceed fifty pounds such dispute shall be settled in Scotland by the sheriff in manner provided by the Lands Clauses Consolidation (Scotland) Act, 1845, in similar cases.

(3) The Public Health (Scotland) Act, 1867, and the Acts amending the same shall be substituted for the Public Health Acts and in particular—

(a) With respect to the purchase of land a reference to section 90 of the said Public Health (Scotland) Act, 1867, shall be substituted for a reference to sections 175 to 178 of the Public Health Act, 1875 :

(b) Local inquiries by the Board of Supervision [*now Local Government Board for Scotland*] shall be held under sections 10 to 13 of the Public Health (Scotland) Act, 1867, and local inquiries by the Secretary for Scotland under the Local Government (Scotland) Act, 1889, and the provisions of sub-section 1 of section 85 of this Act shall apply to such inquiries by the Board of Supervision :

(c) The provisions as to private improvement expenses and the defraying thereof shall not apply to Scotland; and the local authority shall be entitled to recover in a summary manner the amount apportioned to any building in respect of its increase in value by reason of the demolition of any obstructive building, from the owner or occupier thereof, according to their respective interests in such increase of value.

(4) The Acts relating to nuisances mean, as respects any place in Scotland [the Public Health (Scotland) Act, 1867, and any Act amending the same], [replaced by *Public Health (Scotland) Act, 1897*], and the Local Government (Scotland) Act, 1889, and any local Act which contains any provisions with respect to nuisances in that place.

Modifications as regards legal proceedings in Scotland.

95.—(1) A charging order under Part II of this Act shall be recorded in the appropriate register of sasines.

(2) Superior court means in Scotland the Court of Session, and where any order, certificate, or other act under this Act may be made a rule of a superior court, the Court of Session in Scotland may, on the application of the Lord Advocate, on behalf of the confirming authority, or on the application of any person interested, interpose their authority to any such order, certificate, or act, and grant decree conform thereto upon which execution and diligence may proceed in common form.

(3) An appeal from an order of a local authority under Part II of this Act shall, in Scotland, be to the sheriff, and the same procedure shall apply as on an appeal from the sheriff substitute to the sheriff, but with the same provisos as apply to the appeal in England from the order of the local authority to a court of quarter sessions.

(4) Offences under this Act punishable on summary conviction may be prosecuted and fines recovered before the sheriff or two justices in burghs before the magistrates in manner provided by the Summary Jurisdiction (Scotland) Acts, and all necessary jurisdiction is hereby conferred on such sheriff or two justices, or any two magistrates of a burgh.

Miscellaneous modifications.

96.—(1) This Act shall be read and construed as if for the expression “the Local Government Board,” wherever it occurs therein, the expression “the Secretary for Scotland” were substituted, except that the provisions of this Act with respect to the adoption and execution of Part III of this Act by a rural sanitary authority shall apply to the adoption and execution thereof by a local authority, being a district committee, and the Board of Supervision for the Relief of the Poor in Scotland shall be substituted in the said part for the county council. [See sec. 94 (3) (d)].

(2) The expenses incurred by a local authority under this Act may be defrayed in the same manner as general expenses under section 94, sub-section 2, of the Public Health (Scotland) Act, 1867, and money may be borrowed for the purposes of this Act in the same manner and subject to the same conditions as nearly as may be as money may be borrowed for the erection of hospitals under the Public Health (Scotland) Amendment Act, 1871; provided that [in the case of a rural sanitary authority] the assessment therefor shall be levied only within the parish or parishes in respect of which such expenses are incurred.

(3) The Edinburgh Gazette shall be substituted for the London Gazette.

(4) The expression “medical officer of health” means medical officer.

(5) The expression “person entitled to the first estate of freehold in” means owner of.

(6) The expression “court of quarter sessions” means the sheriff.

(7) The expression “urban sanitary authority” means the local authority under the Public Health (Scotland) Act, 1867, being a town council or police commissioners or trustees exercising the functions of police commissioners.

(8) The expression “rural sanitary authority” means a district committee, or where a county has not been divided into districts under the Local Government (Scotland) Act, 1889, the county council.

(9) The expression “contributory place” means a parish.

(10) The expression "court of summary jurisdiction" means the sheriff or any two justices of the peace sitting in open court, or any magistrate or magistrates within the meaning of the Summary Jurisdiction Acts.

(11) The expression "executors, administrators, or assigns" means heirs, executors, or assignees.

(12) The expression "mortgage" means bond and disposition to security.

(13) The reference to quitrents and other charges incident to tenure, and to tithe commutation rentcharge shall be read as applicable to feu duties, casualties, and teinds.

(14) With respect to byelaws authorised by this Act to be made, the provisions of the Public Health (Scotland) Act, 1867, [*now* 1897] relating to rules and regulations for common lodging houses shall apply to such byelaws with the necessary variations, and a fine or penalty under any such byelaw may be recovered on summary conviction.

(15) An order in writing made by a local authority under this Act, where such local authority have not a seal, shall be authenticated by the signature of any two or more members of the local authority and of their clerk or his lawful deputy.

(16) The provisions of Part II of this Act with respect to the powers of county councils shall not apply to Scotland.

Provision as to superior of lands for purpose of Part II.

97.—(1) The superior of any lands and heritages may give notice of his right of superiority to the local authority, and thereupon the local authority shall give such superior notice of any proceedings taken by them in pursuance of Part II of this Act in relation to such lands and heritages.

(2) If it appears to the sheriff, on the application of such superior, that default is being made in the execution of any works required to be executed on such lands and heritages in respect of which a closing order has been made, or in the demolition of a building on such lands and heritages, or in claiming to retain any site, in pursuance of Part II of this Act, and that the interests of the applicant will be prejudiced by such default, and that it is just to make the order, the sheriff may make an order empowering the applicant forthwith to enter on the lands and heritages, and within the time fixed by the order to execute the said works, or to demolish the building, or to claim to retain the site, as the case may be.

(3) The Sheriff may in any case, by order, enlarge the time allowed under any order for the execution of any works or the demolition of a building, or the time within which a claim may be made to retain the site of a building.

(4) Before an order is made under this section notice of the application shall be given to the local authority.

PART VI.

APPLICATION OF ACT TO IRELAND.

Modification in application of Act to Ireland.

98. In the application of this Act to Ireland, the following provisions shall have effect—

(1) The Public Health (Ireland) Act, 1878, shall be substituted for the Public Health Act, 1875, and in particular the references in this Act to sections 175, 176, and 177 of the Public Health Act, 1875, shall be respectively taken to be references to sections 202, 203, and 204, respectively, of the Public Health (Ireland) Act, 1878, and the reference to sections 293 to 296, 298 of the Public Health Act, 1875, shall be taken to be a reference to sections 209, 210, 212, 213, and 215 of the Public Health (Ireland) Act, 1878.

(2) The Acts relating to nuisances mean as respects any place in Ireland the Public Health (Ireland) Act, 1878, and any local Act which contains any provisions with respect to nuisances in that place.

- (3) The expression "quarter sessions" means, in towns and boroughs where there are separate quarter sessions, the quarter sessions of the said towns and boroughs, and in towns and boroughs where there are no separate quarter sessions, the quarter sessions of the division of the counties in which such towns or boroughs are situate.
- (4) The provisions of section 24 of the Petty Sessions (Ireland) Act, 1851, respecting appeals from courts of summary jurisdiction authorised by that section, and any enactment amending the same, shall in Ireland apply in the case of appeals from an order of a local authority to a court of quarter sessions under Part II of this Act, as if such order was an order of a court of summary jurisdiction, but with the same proviso as apply under this Act in the case of such an appeal in England.
- (5) The Local Government Board for Ireland shall be substituted for the Local Government Board.
- (6) The Commissioners of Public Works in Ireland acting with the consent of the Treasury shall be substituted for the Public Works Loan Commissioners.
- (7) The medical officer of health in Ireland shall include the medical superintendent officer of health appointed under the Public Health (Ireland) Act, 1878.
- (8) The Dublin Gazette shall be substituted for the London Gazette.
- (9) Every charging order under Part II of this Act shall be registered in the office for registering deeds, conveyances, and wills in Ireland.
- (10) An order in writing made by a local authority under this Act, where such local authority have not a seal, shall be authenticated by the signature of any two or more members of the local authority and of their clerk or his lawful deputy.
- (11) The accounts of the local authority under this Act shall be audited in the like manner and with the like power to the officer auditing the same, and with the like incidents and consequences, as the accounts of that authority as a sanitary authority are for the time being required to be audited by law.
- (12) The consent of the Treasury shall in Ireland be substituted for the consent of the Local Government Board required under Part III of this Act to the appropriation of land for lodging houses, to the sale and exchange of land, and to the sale of lodging houses when considered too expensive.

Adoption of Part III of Act by town commissioners of small towns in Ireland.

99.—(1) In a town not being an urban sanitary district, Part III of this Act may be adopted by any town commissioners for the time being existing for the paving, lighting, or cleansing of that town under any Public Act of Parliament or any charter, and the Act when adopted shall be carried into execution by such town commissioners, and for that purpose they shall be deemed to be a local authority within the meaning of the said part.

(2) Such commissioners shall give not less than twenty-eight nor more than forty-two days public notice of their intention to take into consideration the propriety of adopting the said part of this Act, and of the time and place for holding the meeting when they will take it into consideration.

(3) If at that meeting there is presented to the commissioners a memorial in writing signed by not less than one tenth in value of the persons liable to be rated to rates made by such commissioners requesting them to postpone the said consideration for a period of one year, then the consideration shall be so postponed, and shall be entered upon as soon after the expiration of the year as the commissioners think fit.

(4) If the said part of this Act is adopted, the local rate shall be any rate which the commissioners have power to impose for the purpose of paving, lighting, cleansing, or otherwise improving the town, and such rate may, with the approval of the Treasury, be increased for the purpose.

(5) The net income arising from any lodging houses or dwellings provided by the commissioners in pursuance of the said part of this Act, after the payment of all out-goings, including the interest and instalments of principal of any loan, shall be paid to the town commissioners' fund, or otherwise in aid of the rates which have been applied to the payment of the expenses.

Incorporation of sections of 10 and 11 Vict., c. 16, for purposes of Part III of Act.

100. Sections 56 to 64, both inclusive, and sections 99 to 103, both inclusive, of the Commissioners Clauses Act, 1847, shall be incorporated with Part III of this Act, so far as regards any town commissioners or any dock or harbour company or commissioners; and in the construction of the said sections for the purposes of the part of this Act with which they are so incorporated, the expression "commissioners" shall mean any such commissioners or company as aforesaid, and the expression "special Act" shall mean this Act.

Power of making byelaws for labourers dwellings in Ireland.

101.—(1) Any company, society, or association establishing lodging houses in pursuance of Part III of this Act shall have the same power of making byelaws for the regulation of such lodging houses as a local authority have under the said part.

(2) Any byelaw made for the regulation of lodging houses in pursuance of Part III of this Act shall not be valid until approved by the Local Government Board, and a production of a copy of the byelaws purporting to be sealed with the seal of the Local Government Board and signed by the President or by the Under Secretary to the Lord Lieutenant or by the Vice-President, or by two other members of the Board both signing, shall be sufficient evidence of such approval in all courts of justice and elsewhere.

(3) Where a byelaw has been so approved, any fine imposed by the same may be recovered before a court of summary jurisdiction; and **one-half of any fine so recovered shall be paid to the informer** and the other half to the authority who made the byelaw, and shall be applied by them in aid of the expenses of the lodging houses.

PART VII.

REPEAL AND TEMPORARY PROVISIONS.

Repeal of Acts.

102. The Acts mentioned in the Seventh Schedule to this Act are hereby repealed to the extent in the third column of that schedule specified.

Provided that :—

- (1) Where the Labouring Classes Lodging Houses Acts, 1851 to 1885, have been adopted in any district, that adoption shall be deemed to be an adoption of Part III of this Act, and this Act shall apply accordingly;
- (2) Any officer appointed under any enactment hereby repealed shall continue and be deemed to be appointed under this Act;
- (3) Any dwelling houses acquired by the local authority under the Artizans Dwellings Acts, 1868 to 1885, and vested in them at the commencement of this Act, shall be held by such local authority as if they had been acquired under the provisions of Part III of this Act, and any land or premises other than dwelling houses so acquired and held by them at the commencement of this Act shall be held as if the same had been acquired as a site of an obstructive building in pursuance of Part II of this Act, but may with the consent of the authority authorised by the said part of this Act to consent to the sale of land so acquired be appropriated for the purposes of Part III of this Act.

Temporary Provisions.

103. The provisions of this Act relating to compensation, to the power of the local authority to enter and value premises, to the compensation of tenants for expense of removal, shall be applicable in the case of all improvement schemes which have been confirmed by Act of Parliament during the session in which this Act is passed.

SCHEDULES.

FIRST SCHEDULE.

ENGLAND AND WALES.

Sections 54, 92.—Definitions :
Throughout Act.

DISTRICT.	LOCAL AUTHORITY.	LOCAL RATE.
Urban sanitary district.	The urban sanitary authority.	The rate out of which the general expenses of the execution of the Public Health Acts are defrayed.
The City of London.	The Commissioners of Sewers.	The sewer rate and the consolidated rate levied by such Commissioners, or either of such rates.

(1) For the purposes of Parts I and III.

The County of London.	The County Council of London.	The county fund and the amount payable shall be deemed to be required for special county purposes.
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(2) For the purposes of Part II.

A parish other than the parish of Woolwich mentioned in Schedule A to the Metropolis Management Act, 1855, as amended by the Metropolis Management (Amendment) Act, 1885, and the Metropolis Management (Battersea and Westminster) Act, 1887.	The Vestry elected under the Metropolis Management Act, 1855.	The general rate leviable by such vestry or board under the Metropolis Management Act, 1855.
A district mentioned in Schedule B to the Metropolis Management Act, 1855, as amended by the Metropolis Management (Amendment) Act, 1885, and the Metropolis Management (Battersea and Westminster) Act, 1887.	The Board of Works for the district elected under the Metropolis Management Act, 1855.	
Parish of Woolwich.	The local board of health.	
		The district fund and general district rate.

(3) For the purposes of Parts II and III.

Rural sanitary district.	The rural sanitary authority.	The rate out of which the "general" or "special" expenses, as the case may be, of the execution of the Public Health Acts are defrayed.
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SCOTLAND.**Throughout Act.**

DISTRICT.	LOCAL AUTHORITY.	LOCAL RATE.
Districts under the Public Health (Scotland) Act, 1867, exclusive of parishes or parts thereof over which the jurisdiction of a town council or of police commissioners or trustees exercising the functions of police commissioners does not extend.	The local authorities under the Public Health (Scotland) Act, 1867, in those districts.	The public health rate.
Under Parts II and III.		
Districts under the Public Health (Scotland) Act, 1867, as amended by the Local Government (Scotland) Act, 1889.	The local authorities under the Public Health (Scotland) Act, 1867, in those districts.	The public health rate.

IRELAND.**Under Parts I and III.**

DISTRICT.	LOCAL AUTHORITY.	LOCAL RATE.
Urban sanitary district.	The urban sanitary authority.	The rate out of which the general expenses of the execution of the Public Health (Ireland) Act, 1878, are defrayed in these districts.
Under Part II.		
Urban sanitary district.	The urban sanitary authority.	The rate out of which the general expenses of the execution of the Public Health (Ireland) Act, 1878, are defrayed in the district.
Rural sanitary district.	The rural sanitary authority.	The rate out of which the special expenses of the execution of the Public Health (Ireland) Act, 1878, are defrayed in the district.

Note.—In any case in the United Kingdom where an urban sanitary authority does not levy a borough rate or any general district rate, but is empowered by a Local Act or Acts to borrow money and to levy a rate or rates throughout the whole of their district for purposes similar to those or to some of those for which a general district rate is leviable, it shall be lawful for such sanitary authority to defray the expenses incurred in the execution of Part III of this Act by means of money to be borrowed, and a rate or rates to be levied, under such Local Act or Acts.

SECOND SCHEDULE.

[This Schedule does not apply to Part III of the Act. Sections 16 to 68 of the Lands Clauses Act, 1845, are practically superseded, and sections 81-85, 92, 93, 98, 116, 119, 127 are materially modified or done away with (see Arts 11-13, and 24-25)].

Section 20.

PROVISIONS WITH RESPECT TO THE PURCHASE AND TAKING OF LANDS IN ENGLAND OTHERWISE THAN BY AGREEMENT, AND OTHERWISE AMENDING THE LANDS CLAUSES ACTS.

DEPOSIT OF MAPS AND PLANS.

1-4. 38 and 39 Vict. c. 36, Sch.

(1) The local authority shall as soon as practicable after the passing of the confirming Act cause to be made out, and to be signed by their clerk or some other principal officer appointed by them, maps and schedules of all lands proposed to be taken compulsorily, (which lands are hereinafter referred to as the schedule lands,) together with the names, so far as the same can be reasonably ascertained, of all persons interested in such lands as owners or reputed owners, lessees or reputed lessees, or occupiers.

(2) The maps made by the local authority shall be upon such scale and be framed in such manner as may be prescribed by the confirming authority.

(3) The local authority shall deposit such maps and schedules at the office of the confirming authority, and shall deposit and keep copies of such maps and schedules at the office of the local authority.

APPOINTMENT OF ARBITRATOR.

(4) After such deposit at the office of the confirming authority as aforesaid, it shall be lawful for the confirming authority, upon the application of the local authority, to appoint an arbitrator between the local authority, and the persons interested in such of the scheduled lands, or lands injuriously affected by the execution of such scheme, so far as compensation for the same has not been made the subject of agreement.

PROCEEDINGS ON ARBITRATION.

45 and 46 Vict. c. 54 Sch. (1) a-f.

(5) Before any arbitrator enters upon any inquiry he shall, in the presence of a justice of the peace, make and subscribe the following declaration; that is to say,

“I, A.B., do solemnly and sincerely declare, that I will faithfully and honestly, and to the best of my skill and ability, hear and determine the matters referred to me under the provisions of the Housing of the Working Classes Act, 1890.

“A.B.

“Made and subscribed in the presence of .”

And such declaration shall be annexed to the award when made; and if any arbitrator, having made such declaration, wilfully act contrary thereto, he shall be guilty of a misdemeanour.

(6) As soon as an arbitrator has been appointed as aforesaid, the confirming authority shall deliver to him the maps and schedules deposited at their office, and the local authority shall publish once in each of three successive weeks the following particulars:—

- (1) The appointment of the arbitrator;
- and (2) The deposit at the office of the local authority of the copies of such maps and schedules as aforesaid, with a description of the situation of such office, and a statement of the time at which such copies may be inspected by any person desirous of inspecting the same.

42 and 43 Vict. c. 63, Sch. Art. I.

Such publication shall be made not only by advertisement, but also by placards and handbills affixed in conspicuous places on or near the lands to be taken, and also by leaving a notice thereof at each house proposed to be taken, and also by sending a notice thereof by post to the persons interested in such lands as owners or reputed owners, lessees or reputed lessees, so far as they can be reasonably ascertained.

Assessment of compensation by arbitrator.

(7) In every case in which compensation is payable under Part I of this Act, by the local authority to any claimant, and which compensation has not been made the subject of agreement (in this Act referred to as a "disputed case"), the arbitrator shall ascertain in such manner as he thinks most convenient the amount of compensation demanded by the claimant, and the amount which the local authority may be willing to pay; and after hearing all such parties interested in each disputed case as may appear before him at a time and place of which notice has been given as in Part I of this Act mentioned, he shall proceed to decide on the amount of compensation to which he may consider the claimant to be entitled in each case.

(8) The arbitrator shall give notice to the claimants in disputed cases by causing such notice to be published or otherwise in such manner as he thinks advisable, of a time and place at which the difference between the claimants and the local authority in disputed cases as to the amount of compensation to be paid will be decided by the arbitrator.

Award of Arbitrator.

(9) After the arbitrator has arrived at a decision on all the disputed cases brought before him, he shall make an award under his hand and seal, and such award shall be final, and be binding and conclusive (subject to the provisions concerning an appeal hereinafter contained) upon all persons whomsoever, and no such award shall be set aside for irregularity in matter of form, but the arbitrator may and, if the local authority request him so to do, shall from time to time make an award respecting a portion only of the disputed cases brought before him.

(10) Such award as aforesaid shall be deposited at the office of the confirming authority, and a copy thereof shall be deposited at the office of the local authority, and the local authority shall thereupon publish, once in each of three successive weeks, notice of the deposit having been made at the office of the local authority of a copy of the award, and a further notice requiring all persons claiming to have any right to or interest in the lands (the compensation to be paid in respect of which is ascertained by such award) to deliver to the local authority on or before a day to be named in such notice (such day not being earlier than twenty-one days from the date of the last publication of the notice), a short statement in writing of the nature of such claim, and a short abstract of the title on which the same is founded; and such statement and abstract shall be paid for by the local authority. Such abstract of title, in the case of a person claiming a fee simple interest in the land, shall commence twenty years previous to the date of the claim, except there has been an absolute conveyance on sale within twenty years, and more than ten years previous to the claim when the abstract shall commence with such conveyance.

SPECIAL POWERS OF ARBITRATION.

Power of arbitrator as to apportionment. 42 and 43 Vict.

(11) The arbitrator shall have the same power of apportioning any rentservice rentcharge, chief or other rent, payment, or incumbrance, or any rent payable in respect of lands comprised in a lease, as two justices have under the Lands Clauses Consolidation Act, 1845 [secs. 98, 116, and 119].

Amendment respecting severance of properties. 8 and 9 Vict. c. 18.

42 and 43 Vict. c. 63, Sch. (3).

(12) Notwithstanding anything in section 92 of the Lands Clauses Consolidation Act, 1845, the arbitrator may determine that such part of any house, building, or manufactory as is proposed to be taken by the local authority can be taken without material damage to such house, building, or manufactory, and if he so determine may award compensation in respect of the severance of the part so proposed to be taken,

in addition to the value of that part, and thereupon the party interested shall be required to sell and convey to the local authority such part, without the local authority being obliged to purchase the greater part or the whole of such house, building, or manufactory.

The local authority, or any persons interested, if dissatisfied with a determination under this enactment, may, in manner provided with respect to appeals to a jury in respect of compensation for land by this schedule, submit the question of whether the said part can be taken without material damage, as well as the question of the proper amount of compensation, to a jury; and the notice of intention to appeal shall be given within the same time as notice of intention to appeal against the amount of compensation awarded is required to be given.

Omitted interests, 42 and 43 Vict. c. 63. Sch. (4).

(13) [*Supersedes sec. 124*]. The amount of purchase money or compensation to be paid in pursuance of section 124 of the Lands Clauses Consolidation Act, 1845, in respect of any estate, right, or interest in or charge affecting any of the scheduled lands which the local authority have through mistake or inadvertence failed or omitted duly to purchase or make compensation for, shall be awarded by the arbitrator and be paid, in like manner, as near as may be, as the same would have been awarded and paid if the claim of such estate, right, interest, or charge had been delivered to the arbitrator before the day fixed for the delivery of statements of claims.

If the arbitrator is satisfied that the failure or omission to purchase the said estate, right, interest, or charge, arose from any default on the part either of the claimant or of the local authority, he may direct the costs to be paid by the party so in default.

PAYMENT OF PURCHASE MONEY.

Acts 14-21. See 38 and 39 Vict. c. 36. Sch.

(14) Within thirty days from the delivery of such statement and abstract as aforesaid to the local authority, the local authority shall, where it appears to them that any person so claiming is absolutely entitled to the lands, estate, or interest claimed by him, deliver to such person, on demand, a certificate stating the amount of the compensation to which he is entitled under the said award.

(15) Every such certificate shall be prepared by and at the cost of the local authority; and where any agreement has been entered into as to the compensation payable in respect of the interest of any person in any lands, the local authority may, where it appears to them that such person is absolutely entitled, deliver to such person a like certificate.

(16) The local authority shall, thirty days after demand, pay to the party to whom any such certificate is given, or otherwise as herein provided in the cases hereinafter mentioned, the amount of moneys specified to be payable by such certificate to the party to whom or in whose favour such certificate is given, his or her executors, administrators, or assigns.

(17) If the local authority wilfully make default in such payment as aforesaid, then the party named in such certificate shall be entitled to enter up judgment against the local authority in the High Court, for the amount of the sums specified in such certificate, in the same manner in all respects as if he had been, by warrant of attorney from the local authority, authorised to enter up judgment for the amount mentioned in the certificate, with costs, as is usual in like cases; and all moneys payable under such certificates, or to be recovered by such judgments as aforesaid, shall at law and in equity be taken as personal estate as from the time of the local authority entering on any such lands as aforesaid.

(18) When and so soon as the local authority have paid to the party to whom any such certificate as aforesaid is given, or otherwise, as herein provided, in the cases hereinafter mentioned, the amount specified to be payable by such certificate to the party to whom or in whose favour the certificate is given, his executors, administrators, or assigns, it shall be lawful for the local authority, upon obtaining such receipt as hereinafter mentioned, from time to time to enter upon any lands in respect of which such certificate is given, and thenceforth to hold the same for the estate or interest in respect of which the amount specified in such certificate was payable.

(19) In every case in which any moneys are paid by any local authority under this Act for such compensation as aforesaid, the party receiving such moneys shall give to the local authority a receipt for the same, and such receipt shall have the effect of a grant, release, and conveyance of all the estate and interest of such party, and of all parties claiming under or through him, in the lands in respect of which such moneys are paid, provided such receipt has an ad valorem stamp of the same amount impressed thereon in respect of the purchase moneys mentioned in such certificate as would have been necessary if such receipt had been an actual conveyance of such estate or interest, every such receipt to be prepared by and at the cost of the local authority.

(20) If it appear to the local authority, from any such statement and abstract as aforesaid, or otherwise, that the person making any such claim as aforesaid is not absolutely entitled to the lands, estate, or interest in respect of which his claim is made, or is under any disability, or if the title to such lands, estate, or interest be not satisfactorily deduced to the local authority, then and in every such case the amount to be paid by the local authority in respect of such lands, estate, or interest as aforesaid shall be paid and applied as provided by the clauses [secs. 69-80] of the Lands Clauses Consolidation Act, 1845, as amended by the Court of Chancery Funds Act, 1872, "with respect to the purchase money or compensation coming to parties having "limited interests, or prevented from treating, or not making title."

(21) Where any person claiming any right or interest in any lands refuses to produce his title to the same, or where the local authority have under the provisions of Part I of this Act taken possession of any lands in respect of the compensation whereof, or of any estate or interest wherein, no claim has been made within one year from the time of the local authority taking possession, or if any party to whom any such certificate has been given or tendered refuses to receive such certificate, or to accept the amount therein specified as payable to him, then and in any such case the amount payable by the local authority in respect of such lands, estate, or interest, or the amount specified in such certificate, shall be paid into the Bank of England, in manner provided by the last-mentioned clauses of the Lands Clauses Consolidation Act, 1845, as amended by the Court of Chancery Funds Acts, 1872, and the amount so paid into the said Bank shall be accordingly dealt with as by the said Act provided.

(22) Nothing herein contained shall prevent the local authority from requiring any further abstract or evidence of title respecting any lands included in any such award as aforesaid, in addition to the abstract or statement hereinbefore mentioned, if they think fit, so as the same be obtained at the cost of the local authority.

(23) If from any reason whatever the local authority does not deliver the certificate aforesaid to any party claiming to be entitled to any interest in any lands the possession whereof has been taken by the local authority as aforesaid, then the right to have a certificate according to the provisions of this Act may, at the cost and charge of the local authority, be enforced by any party or parties, by application to the High Court, in a summary way by petition, and all other rights and interests of any party or parties arising under the provisions of this Act may be in like manner enforced against the local authority by such application as aforesaid.

ENTRY ON LANDS ON MAKING DEPOSIT.

(24) [Supersedes secs. 84 and 85 of Act of 1845]. Where the local authority are desirous, for the purposes of their works, of entering upon any lands before they would be entitled to enter thereon under the provisions hereinbefore contained, it shall be lawful for the local authority, at any time after the arbitrator has framed his award, upon depositing in the Bank of England such sum as the arbitrator may certify to be in his opinion the proper amount to be so deposited in respect of any lands authorised to be purchased or taken by the local authority, and mentioned in such award, to enter upon and use such lands for the purposes of the improvement scheme of the local authority: and the arbitrator shall, upon the request of the local authority at any time after he has framed such award, certify under his hand the sum which, in his opinion, should be so deposited by the local authority in respect of any lands mentioned in such award before they enter upon and use the same as aforesaid, and the sum to be so certified shall be the sum or the amount of the several sums set forth in such award as the sum or sums to be paid by the local authority in respect of such lands, or such greater amount as to the arbitrator, under the circumstances of

the case, may seem proper, and, notwithstanding such entry as aforesaid, all proceedings for and in relation to the completion of the award, the delivery of certificates, and other proceedings under Part I of this Act, shall be had, and payments made, as if such entry and deposit had not been made ;

Provided that the local authority shall, where they enter upon any lands by virtue of this present provision, pay interest at the rate of five pounds per centum per annum upon the compensation money payable by them in respect of any lands so entered upon, from the time of their entry until the time of the payment of such money and interest to the party entitled thereto, or where, under the provisions of Part I of this Act, such compensation is required to be paid into the Bank of England, then until the same, with such interest, is paid into such Bank accordingly ; and where under this provision interest is payable on any compensation money the certificate to be delivered by the local authority in respect thereof shall specify that interest is so payable, and the same shall be recoverable in like manner as the principal money mentioned in such certificate.

(25) The money so deposited as last aforesaid shall be paid into the Bank of England to such account as may from time to time be directed by any regulation or Act for the time being in force in relation to moneys deposited in the bank in similar cases, or to such account as may be directed by any order of the High Court, and remain in the bank by way of security to the parties interested in the lands which have been so entered upon for the payment of the money to become payable by the local authority in respect thereof under the award of the arbitrator ; and the money so deposited may, on the application by petition of the local authority, be ordered to be invested in Bank Annuities or Government securities, and accumulated : and upon such payment as aforesaid by the local authority it shall be lawful for the High Court, upon a like application, to order the money so deposited, or the funds in which the same shall have been invested, together with the accumulation thereof, to be repaid or transferred to the local authority, or, in default of such payment as aforesaid by the local authority, it shall be lawful for the said court to order the same to be applied in such manner as it thinks fit for the benefit of the parties for whose security the same shall so have been deposited.

APPEAL.

Section 45 and 46 Vict. c. 54, Sch. (G).

(26) In the following cases, namely :—

- (a) Where the party named in any certificate issued under the provisions hereinbefore contained of the amount of the compensation ascertained by any award under Part I of this Act (or any party claiming under the party so named) is dissatisfied with the amount in such certificate certified to be payable, and such amount exceeds one thousand pounds,
- and (b) Where any party claiming any interest in any moneys so paid into court as aforesaid is dissatisfied with the amount of the price or compensation in respect of which such moneys are paid into court, and such amount exceeds one thousand pounds ;
- also (c) Where the local authority is dissatisfied with the amount of compensation which the arbitrator appointed under the provisions of Part I of this Act has awarded to be paid by the local authority to any person in respect of any estate or interest in lands, and such amount exceeds the sum of one thousand pounds :

the party dissatisfied may, upon obtaining the leave of the High Court, which leave may be granted by such court or any judge thereof at chambers in a summary manner, and upon being satisfied that a failure of justice will take place if the leave is not granted, submit the question of the proper amount of compensation to a jury, provided that such party give notice in writing to the other party of their intention to appeal within ten days after the cause of appeal has arisen.

The cause of appeal shall be deemed to have arisen—

- (1) Where a certificate has been issued as aforesaid, at the date of the issue of the certificate ;
- (2) Where moneys have been paid into court, at the date of the payment into court ;
- (3) Where the local authority appeals, at the date of the making of the award.

Cases in which certain sections of the Lands Clauses Acts apply.

(27) Where a notice has been given under Part I of this Act of an appeal to a jury in respect of compensation for land, or any interest in land, a question of disputed compensation required to be determined by the verdict of a jury shall be deemed to have arisen within the meaning of the Lands Clauses Consolidation Act, 1845, and all the provisions of that Act contained in sections 38 to 57, both inclusive, shall be deemed to apply, except sections 47 and 51: Provided also, that—

- (1) Where the local authority appeals that authority shall be deemed to be the plaintiff and the party entitled to compensation to be the defendant;
- and (2) Where the party claiming compensation appeals, then, in case the verdict of the jury is for a sum exceeding the award of the arbitrator, the local authority shall pay to such party the costs of the trial, such costs to be taxed and ascertained in the same manner as costs are by law ascertained on the trial of issues tried in the High Court; but in case the verdict of the jury is for a sum not exceeding the award of the arbitrator, the party appealing shall pay to the local authority the costs of the trial to be taxed and ascertained in manner aforesaid.
- (3) Where the local authority is the appellant—
 - (a) Notwithstanding the verdict of the jury may be for a sum less than that awarded by the arbitrator, the local authority shall pay to the other party such sum not exceeding twenty pounds for the costs of the trial as the sheriff or other officer before whom the same is tried shall direct;
 - and (b) In case the verdict of the jury is for a sum equal to or exceeding the award of the arbitrator, the local authority shall pay to the other party the costs of the trial, such costs to be taxed and ascertained in manner aforesaid.
 - (c) The amount of compensation awarded by the arbitrator shall not be communicated to the jury, but they shall be required to make an independent assessment of the amount of compensation to which the party claiming compensation is entitled.

COSTS OF ARBITRATION.

See 45 and 46 Vict. c. 54. Sch. (H).

(28) The salary or remuneration, travelling and other expenses of the arbitrator, and all costs, charges, and expenses (if any) which may be incurred by the confirming authority in carrying the provisions of Part I of this Act into execution, shall, after the amount thereof shall have been certified under this article, be paid by the local authority; and the amount of such costs, charges, and expenses shall from time to time be certified by the confirming authority after first hearing any objections that may be made to the reasonableness of any such costs, charges and expenses by or on behalf of the local authority; and every certificate of the said confirming authority certifying the amount of such costs, charges, and expenses, shall be taken as proof in all proceedings at law or in equity of the amount of such respective costs, charges, and expenses, and the amount so certified shall be a debt due from the local authority to the Crown, and shall be recoverable accordingly.

Further, any such certificate may be made a rule of a superior court on the application of any party named therein, and may be enforced accordingly.

(29)—(1) It shall be lawful for the arbitrator, where he thinks fit, upon the request of any party by whom any claim has been made before him, to certify the amount of the costs properly incurred by such party in relation to the arbitration, and the amount of the costs so certified shall be paid by the local authority;

See 45 and 46 Vict. c. 54. Sch. (I).

Provided that—

- (a) The arbitrator shall not be required to certify the amount of costs in any case where he considers such costs are not properly payable by the local authority;
- (b) The arbitrator shall not be required to certify the amount of costs incurred by any party in relation to the arbitration, in any case where he considers that such party neglected, after due notice from the local authority,

to deliver to that authority a statement in writing within such time, and containing such particulars respecting the compensation claimed, as would have enabled the local authority to make a proper offer of compensation to such party before the appointment of the arbitrator.

- (c) No certificate shall be given where the arbitrator has awarded the same or a less sum than has been offered by the local authority in respect of the claim before the appointment of the arbitrator.

(2) If within seven days after demand the amount certified be not paid to the party entitled to receive the same, such amount shall be recoverable as a debt from the local authority with interest at the rate of five per cent. per annum for any time during which the same remains unpaid after such seven days as aforesaid.

MISCELLANEOUS.

(30) The arbitrator may call for the production of any documents in the possession or power of the local authority, or of any party making any claim under the provisions of Part I of this Act, which such arbitrator may think necessary for determining any question or matter to be determined by him under Part I of this Act, and may examine any such party and his witnesses, and the witnesses for the local authority, on oath, and administer the oaths necessary for that purpose.

(31) If any arbitrator appointed in pursuance of Part I of this Act die, or refuse, decline, or become incapable to act, the confirming authority may appoint an arbitrator in his place, who shall have the same powers and authorities as the arbitrator first appointed; and upon the appointment of any arbitrator in the place of an arbitrator dying, or refusing, declining, or becoming incapable to act, all the documents relating to the matter of the arbitration which were in the possession or such arbitrator shall be delivered to the arbitrator appointed in his place, and the local authority shall publish notice of such appointment in the London Gazette.

(32) All notices required by this schedule to be published shall be published in some one and the same newspaper circulating within the jurisdiction of the local authority, and where no other form of service is prescribed all notices required to be served or given by the local authority under this schedule or otherwise upon any persons interested in or entitled to sell lands, shall be served in manner in which notices of lands proposed to be taken compulsorily for the purpose of an improvement scheme are directed by Part I of this Act to be served upon owners or reputed owners, lessees or reputed lessees, and occupiers.

APPLICATION OF SCHEDULE TO SCOTLAND.

The provisions of this schedule shall apply to Scotland, with the following modifications:—

(33)—

- (a) In any reference in this schedule to “an abstract of title” there shall be substituted “a legal progress of the title deeds”:

- (b) In articles 16 and 18 of this schedule the words heirs, executors, or assignees shall be substituted for the words “executors, administrators, or assigns”:

- (c) In articles 20 and 21 the words “as amended by the Court of Chancery Funds Acts 1872,” shall be omitted:

- (d) Any reference to payment of money into the Bank of England shall be construed to be payment into any one of the incorporated or chartered banks of Scotland:

- (e) Any reference to the High Court shall be construed as a reference to the Court of Session:

- (f) Any money ordered to be invested under article 25 of this schedule shall be invested only in Government securities:

- (g) Any reference to payment of money into court shall be construed as payment into bank:

- (h) A reference to plaintiff and defendant shall be construed as a reference to pursuer and defender:

- (i) The Edinburgh Gazette shall be substituted for the London Gazette.

(34) In lieu of articles 11, 17, and 19 of this schedule the following provisions shall be substituted :—

- (i) The arbitrator shall have the same power of apportioning any feu duty, ground annual, casualty or superiority, or any rent or other annual or recurring payment or incumbrance, or any rent payable in respect of lands comprised in a lease, as the sheriff has under the Lands Clauses Consolidation (Scotland) Act, 1845.
- (ii) If the local authority wilfully make default in such payment as aforesaid, then the party named in such certificate shall be entitled to record the same in the books of council and session, or other judge's books competent, and to have a decree interponed thereto, and to be extracted with a view to execution, in the like manner as if a formal clause of registration had been contained therein ; and all diligence and execution shall be competent thereon in the like manner and to all effects as upon any bond containing such formal clause of registration ; and all moneys payable under such certificates, or to be recovered by such execution and diligence as aforesaid, shall be taken as personal estate as from the time of the local authority entering on any such lands as aforesaid.
- (iii) In every case in which any moneys are paid by any local authority under this Act for such compensation as aforesaid, the party receiving such moneys shall give to the local authority a conveyance of the lands in respect of which such moneys are paid, or of all the estate and interest of such party, and of all parties claiming under or through him, in such lands, and every such conveyance shall be prepared by and at the costs of the local authority.

APPLICATION OF SCHEDULE TO IRELAND.

(35) The provisions of this schedule shall apply to Ireland, with the following modifications :—

- (a) In articles 20 and 21 the words and figures “the Act of the session of the “thirteenth and fourteenth years of the reign of Her present Majesty, “chapter fifty-one, intituled ‘An Act for the transfer of the equitable “jurisdiction of the Court of Exchequer to the Court of Chancery in “Ireland, and any subsequent enactment’ ” shall be substituted for the words and figures “the Court of Chancery Funds Act, 1872.”
- (b) The Bank of Ireland shall be substituted for the Bank of England ;
- (c) The Dublin Gazette shall be substituted for the London Gazette.

THIRD SCHEDULE.

Sections 29-32.

ENACTMENTS APPLIED FOR THE PURPOSE OF PROCEEDINGS FOR CLOSING PREMISES IN ENGLAND, SCOTLAND, AND IRELAND RESPECTIVELY.

ENGLAND.

ADMINISTRATIVE COUNTY OF LONDON.

SANITARY ACT, 1866 (Section 21).

NUISANCES REMOVAL ACT, 1855 (Sections 8, 12, and 13).

SANITARY ACT, 1866 (Section 21).

As to proceedings of nuisance authority under section 12 of 18 and 19 Vict. c. 121.

21. The nuisance authority * * shall, previous to taking proceedings before a justice under the twelfth section of the Nuisances Removal Act, 1855, serve a notice * * on the owner or occupier of the

premises on which the nuisance arises, to abate the same, and for that purpose to execute such works, and to do all such things as may be necessary within a time to be specified in the notice: Provided—

- (1st) That where the nuisance arises from the want or defective construction of any structural convenience, or where there is no occupier of the premises, notice under this section shall be served on the owner:

NUISANCES REMOVAL ACT, 1855 (Sections 8, 12, and 13).

8. The word nuisances under this Act shall include—

Any premises in such a state as to be a nuisance or injurious to health

Proceedings by local authority before justices in case of nuisances likely to recur, etc.

12. In any case where a nuisance is so ascertained by the local authority to exist, or where the nuisance in their opinion did exist at the time when the notice was given, and, although the same may have been since removed or discontinued, is, in their opinion, likely to recur or to be repeated on the same premises or any part thereof, they shall cause complaint thereof to be made before a justice of the peace, and such justice shall thereupon issue a summons requiring the owner or occupier of the premises on which the nuisance arises, to appear before any two justices in petty sessions assembled, at their usual place of meeting, who shall proceed to inquire into the said complaint

13. and if the nuisance proved to exist be such as to render a house or building, in the judgment of the justices, unfit for human habitation, they may prohibit the using thereof for that purpose until it is rendered fit for that purpose in the judgment of the justices, and on their being satisfied that it has been rendered fit for such purpose, they may determine their previous order by another declaring such house habitable, from the date of which other order such house may be let or inhabited.

ELSEWHERE THAN LONDON.

PUBLIC HEALTH ACT, 1875 (Sections 91, 94, 95, and 97).

38 and 39 Vict. c. 55.

Local authority to serve notice requiring abatement of nuisance.

91. For the purposes of this Act—

- (1) Any premises in such a state as to be a nuisance or injurious to health shall be deemed to be nuisances liable to be dealt with summarily in manner provided by this Act.

94. the local authority shall serve a notice on the owner or occupier of the premises on which the nuisance arises, requiring him to abate the same within a time to be specified in the notice, and to execute such works and do such things as may be necessary for that purpose: Provided—

- (1st) That where the nuisance arises from the want or defective construction of any structural convenience, or where there is no occupier of the premises, notice under this section shall be served on the owner:

On non-compliance with notice, complaint to be made to justice.

95. If the person on whom a notice to abate a nuisance has been served makes default in complying with any of the requisitions thereof within the time specified, or if the nuisance, although abated since the service of the notice, is, in the opinion of

the local authority, likely to recur on the same premises, the local authority shall cause a complaint relating to such nuisance to be made before a justice, and such justice shall thereupon issue a summons requiring the person on whom the notice was served to appear before a court of summary jurisdiction.

Order of prohibition in case of house unfit for human habitation.

97. Where the nuisance proved to exist is such as to render a house or building, in the judgment of the court, unfit for human habitation, the court may prohibit the using thereof for that purpose until, in its judgment, the house or building is rendered fit for that purpose; and on the court being satisfied that it has been rendered fit for that purpose, the court may determine its previous order by another, declaring the house or building habitable, and from the date thereof such house or building may be let or inhabited.

SCOTLAND.

PUBLIC HEALTH (SCOTLAND) ACT, 1867 (Sections 16, 18, and 19).

30 and 31 Vict. c. 101.

16. The word "nuisance" under this Act shall include—

- (a) Any insufficiency of size, defect of structure, defect of ventilation, want of repair or proper drainage, or suitable watercloset, or privy accommodation or cesspool, and any other matter or circumstance rendering any inhabited house, building, premises, or part thereof, injurious to the health of the inmates or unfit for human habitation or use—

* * * * *

Proceedings by local authority when nuisances are ascertained to exist.

18. In any case where the existence of a nuisance is ascertained to their satisfaction by the local authority, * * * * * and, although the same may have been since removed or discontinued, is, in their opinion, likely to recur or to be repeated, they may apply to the sheriff or to any magistrate or justice, by summary petition in manner hereinafter directed, and if it appear to his satisfaction that the nuisance exists, or, if removed or discontinued since the demand of admission was made or the certificate was given, that it is likely to recur or to be repeated, he shall decern for the removal or remedy or discontinuance or interdict of the nuisance. * * * * *

19. * * * * * and if the nuisance proved to exist be such as to render a house or building unfit for human habitation, he† may prohibit the using thereof for that purpose until it is rendered fit for that purpose, or do otherwise as the case may in his judgment require.

† *i.e.*, the sheriff, magistrate, or justice.

IRELAND.

41 and 42 Vict. c. 52.

PUBLIC HEALTH (IRELAND) ACT, 1878 (Sections 107, 110, 111, and 113).

107. For the purposes of this Act—

- (1) Any premises * * * * * shall be deemed to be nuisances liable to be dealt with summarily in manner provided by this Act.

Sanitary authority to serve notice requiring abatement of nuisance.

110. * * * * * the sanitary authority shall * * * * * serve a notice * * * * * on the owner or occupier of the premises on which the nuisance arises, requiring him to abate the same within a time to be specified in the notice, and to execute such works and do such things as may be necessary for that purpose: Provided—

(1st That where the nuisance arises from the want or defective construction of any structural convenience, or where there is no occupier of the premises, notice under this section shall be served on the owner :

* * * * *

On non-compliance with notice, complaint to be made to justice.

111. If the person on whom a notice to abate a nuisance has been served makes a default in complying with any of the requisitions thereof within the time specified, or if the nuisance, although abated since the service of the notice, is, in the opinion of the sanitary authority, likely to recur on the same premises, the sanitary authority shall cause a complaint relating to such nuisance to be made before a justice, and such justice shall thereupon issue a summons requiring the person on whom the notice was served to appear before a court of summary jurisdiction.

Order of prohibition in case of house unfit for human habitation.

113. Where the nuisance proved to exist is such as to render a house or building, in the judgment of the court, unfit for human habitation, the court may prohibit the using thereof for that purpose until, in its judgment, the house or building is rendered fit for that purpose ; and on the court being satisfied that it has been rendered fit for that purpose, the court may determine its previous order by another, declaring the house or building habitable, and from the date thereof such house or building may be let or inhabited.

FOURTH SCHEDULE.

Section 32.

FORMS.

FORM A.

FORM OF NOTICE REQUIRING PREMISES TO BE MADE FIT FOR HABITATION.

To [person causing the premises to be unfit for habitation, or owner or occupier of the premises, as the case may be].

Take notice that under the provisions of the Public Health Act, 1875, and the Housing of the Working Classes Act, 1890, the [describe the local authority], being satisfied that the following premises, that is to say, [describe premises or place where the nuisance exists], are in a state so dangerous or injurious to health as to be unfit for human habitation, do hereby require you within

from the service of this notice to make the said premises fit for human habitation.

If you make default in complying with the requisitions of this notice, proceedings will be taken before a court of summary jurisdiction for prohibiting the use of the premises for human habitation.

Dated this

day of

18 .

Signature of officer
of local authority }

FORM B.

FORM OF SUMMONS FOR CLOSING ORDER.

To the owner or occupier of [describe premises], situate at [insert such a description as may be sufficient to identify the premises].

County of [or borough of , or district of , or as the case may be] to wit } You are required to appear before [describe the court of summary jurisdiction] at the petty sessions [or court] holden at the hour of on the day of next, to answer the complaint this day made to me by that the premises above mentioned are used as a dwelling house and are in a state so dangerous or injurious to health as to be unfit for human habitation.

Given under my hand and seal this day of 18 .

FORM C.

FORM OF CLOSING ORDER.

To the owner [or occupier] of [describe the premises] situated [give such description as may be sufficient to identify the premises].

County of [or borough, etc., of] } WHEREAS on the day of , Esquire, complaint was made before , one of Her Majesty's justices of the peace acting in and for the county [or other jurisdiction] stated in the margin, [or as the case may be] by , that certain premises situated at in the district under the Public Health Act, 1875, of [describe the local authority], were in a state so dangerous or injurious to health as to be unfit for human habitation :

And whereas , the owner [or occupier] within the meaning of the said Public Health Act, 1875, hath this day appeared before us [(or me) describing the court], to answer the matter of the said complaint [or in case the party charged do not appear, say,] and whereas it hath been this day proved to our [or my] satisfaction that a true copy of a summons requiring the owner [or occupier] of the said premises [or the said A. B.] to appear this day before us [or me]

hath been duly served according to the said Act and the Housing of the Working Classes Act, 1890 :

Now on proof here had before us [or me] that the said premises are in a state so dangerous or injurious to health as to be unfit for human habitation, we [or I], in pursuance of the said Acts, do prohibit the using of the premises for the purpose of human habitation until in our [or my] judgment they are rendered fit for that purpose.

Given under the hands and seals of us [or the hand and seal of me, describing the court] this day of 18 .

J.S. (L.S.)

J.P. (L.S.)

FIFTH SCHEDULE.

Section 36.

FORM MARKED A.

THE HOUSING OF THE WORKING CLASSES ACT, 1890.

County of
Parish of
No.

CHARGING ORDER.

The [insert description of local authority], being the local authority under the above-mentioned Act, do, by this Order, under their hands and seals, charge the inheritance or fee of the premises mentioned in the schedule hereto with the payment to of the sum of pounds payable yearly on the day of for the term of years, and being in consideration of an expenditure of pounds incurred by him in respect of the said premises.

FORM MARKED B.

Section 37.

FORM OF ASSIGNMENT OF CHARGE. TO BE ENDORSED ON CHARGING ORDER.

Dated the day of

I, the within-named [*insert description of premises charged*], in pursuance of the Housing of the Working Classes Act, 1890, and in consideration of pounds this day paid to me, hereby assign to the within-mentioned charge.
(Signed)

SIXTH SCHEDULE.**Section 62.****BYELAWS TO BE MADE IN ALL CASES (EXCEPT WHERE A LODGING HOUSE IS USED AS A SEPARATE DWELLING).**

For securing that the lodging houses shall be under the management and control of the officers, servants, or others appointed or employed in that behalf by the local authority.

For securing the due separation at night of men and boys over eight years old from women and girls.

For preventing damage, disturbance, interruption, and indecent and offensive language and behaviour and nuisances.

For determining the duties of the officers, servants, and others appointed by the local authority.

SEVENTH SCHEDULE.**Section 102.****ENACTMENTS REPEALED.**

SESSION AND CHAPTER.	SHORT TITLE.	EXTENT OF REPEAL.
14 and 15 Vict. c. 34	The Labouring Classes Lodging Houses Act, 1851.	The whole Act.
18 and 19 Vict. c. 88	The Dwelling Houses (Scotland) Act, 1855.	The whole Act.
29 and 30 Vict. c. 28	The Labouring Classes Dwelling Houses Act, 1866.	The whole Act.
29 and 30 Vict. c. 44	The Labouring Classes Lodging Houses and Dwellings Act (Ireland), 1866.	The whole Act.
30 and 31 Vict. c. 28	The Labouring Classes Dwelling Houses Act, 1867.	The whole Act.
31 and 32 Vict. c. 130	The Artizans and Labourers Dwellings Act, 1868.	The whole Act.

SESSION AND CHAPTER.	SHORT TITLE.	EXTENT OF REPEAL.
38 and 39 Vict. c. 36	- The Artizans and Labourers Dwellings Improvement Act, 1875.	The whole Act.
38 and 39 Vict. c. 49	- The Artizans and Labourers Dwellings Improvement (Scotland) Act, 1875.	The whole Act.
42 and 43 Vict. c. 63	- The Artizans and Labourers Dwellings Improvement Act, 1879.	The whole Act.
42 and 43 Vict. c. 64	- The Artizans and Labourers Dwellings Act (1868) Amendment Act, 1879.	The whole Act.
42 and 43 Vict. c. 77	- The Public Works Loans Act, 1879.	Section 6.
43 Vict. c. 2	- The Artizans and Labourers Dwellings Improvement (Scotland) Act, 1880.	The whole Act.
43 Vict. c. 8	- An Act to explain and amend the 22nd section of the Artizans and Labourers Dwellings Act (1868) Amendment Act, 1879.	The whole Act.
45 and 46 Vict. c. 54	- The Artizans Dwellings Act, 1882.	The whole Act.
48 and 49 Vict. c. 72	- The Housing of the Working Classes, Act, 1885.	The whole Act except sections 3 and 7 to 9, and except section 10 so far as it relates to byelaws authorised by those sections.

HOUSING OF THE WORKING CLASSES' ACT, 1885.

This Act is repealed with the exception of **sec. 3**, which is local and personal, and **secs. 7 to 9**, of which the most important and remarkable, **sec. 7**, is worth quoting in full. It is as follows :—

“It shall be the duty of every local authority entrusted with the execution of the laws relating to public health and local government to put in force from time to time as occasion may arise, the powers with which they are invested so as to secure the proper sanitary condition of all premises within the area under the control of such authority.”

Sec. 8 and **10** deal with byelaws.

Sec. 8 modifies **sec. 90** of the Public Health Act, 1875, by empowering every local authority to make the byelaws specified in the said **sec. 90** without requiring any declaration by the Local Government Board.

Sec. 9 provides that tents, vans, sheds, or similar structures held for human habitation shall not be overcrowded or in such a state as to be a nuisance or injurious to health, and empowers the making of byelaws for securing inspection and proper sanitation of all such dwellings.

HOUSING OF THE WORKING CLASSES ACT, 1900.

CHAPTER 59.

An Act to amend Part III of the Housing of the Working Classes Act, 1890. [8th August, 1900].

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :—

Urban councils may buy land and build houses outside their district.

1. Where any council, other than a rural district council, have adopted Part III of the Housing of the Working Classes Act, 1890 (in this Act referred to as "the principal Act"), they may, for supplying the needs of their district, establish or acquire lodging houses for the working classes under that Part outside their district.

How rural district councils may adopt Part III.

2.—(1) The council of any rural district may, with the consent of the county council, adopt Part III of the principal Act, either for the whole of their district or for any contributory place or places therein.

(2) In giving or withholding their consent under this section, the county council shall have regard—

- (a) to the area for which it is proposed to adopt the said Part ;
- and (b) to the necessity for accommodation for the housing of the working classes in that area ;
- and (c) to the probability of such accommodation being provided without the adoption of the said Part ;
- and (d) to the liability which will be incurred by the rates, and to the question whether it is, under all the circumstances, prudent for the district council to adopt the said Part.

(3) The principal Act is hereby repealed to the extent mentioned in the third column of the schedule to this Act.

[NOTE.—*Previous to the passing of this Act, a very complicated procedure was prescribed by the proviso to sec. 54 and by sec. 55. Consequentially on the repeal of sec. 55, certain parts of sec. 65 dealing with the mode of defraying expenses under Part III are repealed.*]

[NOTE.—*The expenses will continue to be "special" unless the county council, on the request of the rural district council, declare them to be general.*]

How Metropolitan boroughs may raise money for schemes under Part III.

3.—(1) Any expenses incurred by the council of a metropolitan borough under Part III of the principal Act, whether within or without the borough, shall be defrayed as part of the ordinary expenses of the council, and in that Act the expressions "district," "local authority," and "local rate" shall, for the purposes of Part III of the Act, include a metropolitan borough, the council of the borough, and the general rate of the borough.

(2) Where the council of a metropolitan borough adopt Part III of the principal Act, the power of the council to borrow for the purposes of that Part shall be exercisable in the like manner and subject to the like conditions as the power of the council to borrow for the purposes of Part II of that Act.

[Under Part II these boroughs will borrow under the provisions of secs. 183-191 of the Metropolis Management Act, 1855; if they borrow from the county council, this body can, under the present Money Act, lend for sixty years if they get the assent of the Treasury for the loan in question].

Accounts under the various parts of the Act may be kept together.

4. Where land acquired by a council under Part III of the principal Act is appropriated for the purpose of re-housing persons displaced by the council under the powers of any other Part of that Act or of any other enactment, the receipts and expenditure in respect of that land (including all costs in respect of the acquisition and laying out of the land), and of any buildings erected thereon, may be treated as receipts and expenditure under that Part or enactment, but shall be accounted for under a separate head.

[NOTE.—This modifies sec. 80 of the Act of 1890, which required separate accounts to be kept for each part of the Act].

Power to lease land acquired under Part III.

5.—(1) The local authority, if not a rural district council, with the consent of the Local Government Board, and if a rural district council with the consent of the county council, may lease any land acquired by them under and for the purposes of Part III of the principal Act to any lessee for the purpose and **under the condition that the lessee will carry the Act into execution by building and maintaining on the land lodging houses within the meaning of the Act**; and the local authority shall insert in every lease all necessary provisions for insuring the user of the land and buildings for lodging houses within the meaning of the Act, and in particular the local authority shall insert in any lease provisions

- (1) binding the lessee to build on the land as in the lease prescribed, and to maintain and repair the buildings,
- and (2) securing the use of the buildings exclusively as lodging houses within the meaning of the Act,
- and (3) prohibiting any addition to or alteration of the character of the buildings without the consent of the local authority; and also a provision for
- (4) the re-entry of the local authority on the land on the breach of any of the terms of the lease;

and every deed or instrument of demise of the land or buildings shall be endorsed with notice of this sub-section.

Provided that in the case of a council in London, the consent of a Secretary of State shall be substituted for the consent of the Local Government Board.

(2) Sections 61 and 62 of the principal Act shall not extend to any lodging house to which this section applies.

[NOTE.—Sections 61 and 62 vest in the local authority the management of lodging houses established under Part III, together with byelaws and regulations for the same].

Power of a parish council to set Part III in motion, and appeal to county council.

6. The council of any administrative county, if a parish council, shall resolve that a rural district council ought to have taken steps for the adoption of Part III of the principal Act, or to have exercised their powers under that Part, and have failed to do so, may, if satisfied after due inquiry that the district council have so failed, resolve that the powers of the district council for the purposes of that Part shall be transferred to the county council with respect to the parish, and they shall be transferred accordingly, and the resolution shall, if necessary, have effect as an adoption.

of that Part by the district council, and, subject to the provisions of this Act, section 63 of the Local Government Act, 1894, shall apply as if the powers had been transferred under that Act.

[If the rural district council make default in properly exercising their powers under Part III, they will be liable to have these powers transferred to the county council].

How the price of land acquired compulsorily is to be determined.

7. Where land is acquired under Part III of the principal Act otherwise than by agreement, any question as to the amount of compensation which may arise shall, in default of agreement, be determined by a single arbitrator to be appointed and removable by the Local Government Board, and sub-sections (5), (7), (8), (10), and (11) of section 41 of the Act shall apply as in the case of an arbitration under that section. Provided that in the case of a council in London, a Secretary of State shall be substituted for the Local Government Board.

[NOTE.—Under previous Acts the compensation has been settled by a jury, or by arbitrators, or an umpire appointed under the Lands Clauses Acts].

8.—(1) This Act may be cited as the Housing of the Working Classes Act, 1900, and the Housing of the Working Classes Acts, 1890 to 1894, and this Act may be cited together as the Housing of the Working Classes Acts, 1890 to 1900.

(2) This Act shall not extend to Scotland or Ireland.

HOUSING ACT, 1890.

Local Government Board Forms and Circulars, etc.

Forms of Notices and Advertisements under **Section 27**, Housing of the Working Classes Act, 1890, for Schemes under Part I.

I.

FORM OF ADVERTISEMENT.

{ County of London
or
the Urban Sanitary District of..... } *As the case may be.*
Housing of the Working Classes Act, 1890 (53 and 54 Vict. c. 70).

Advertisement of an Improvement Scheme.

Notice is hereby given that the
As the case may be. { London County Council, being the local authority for the County of London
or the.....council being the sanitary
authority for the Urban Sanitary District of.....
have, in pursuance of the Housing of the Working Classes Act, 1890, made a scheme for the improvement of the area or areas the limits of which are stated in the Schedule hereunder, and which contains or contain by estimation.....

A copy of the said scheme, accompanied by maps distinguishing the lands proposed to be taken compulsorily, and by particulars and estimates, has been deposited at....., and may be seen at all reasonable hours.

[Note.—The place must be within the area or in the vicinity thereof (sec. 7)].

Schedule.

The area to which the scheme relates is bounded as follows—

On the north by.....; on the south by.....;
on the east by.....; on the west by.....; [or, the
area to which the scheme relates is bounded by a line commencing (*set out the entire
linear boundary*); or the area to which the scheme relates consists of the following
streets and other places, or parts thereof]:

(Signed)

{ Clerk to the London County Council,
or Town Clerk, or Clerk to the.....
[as the case may be].

Dated

day of

II.

FORM OF NOTICE TO OWNERS AND LESSEES.

County of London
or

the Urban Sanitary District of..... } *As the case
may be.*

Housing of the Working Classes Act, 1890 (53 and 54 Vict. cap. 70).

*Notice to owner or reputed owner or lessee or reputed lessee of intention to take
lands compulsorily under an improvement scheme.*

To

Take notice that a petition is about to be presented by

*As the case
may be.* { The London County Council being the local authority for the
County of London
or
the..... Council being the Sanitary Authority for
the Urban Sanitary District of.....

to the (Secretary of State or the Local Government Board), in pursuance of the
Housing of the Working Classes Act, 1890, praying that an order may be made
confirming an improvement scheme whereby it is proposed to take compulsorily the
lands described in the Schedule hereunder, in which lands you are believed to be
interested as owner or reputed owner or lessee or reputed lessee.

You are therefore hereby required to return to me on or before the.....
day of.....next, an answer in writing whether you dissent or not in respect
of the taking of the lands described in the said Schedule.

A copy of the said scheme, accompanied by maps distinguishing the lands proposed
to be taken compulsorily, and by particulars and estimates, has been deposited at
....., and may be seen at all reasonable hours.

[*The place of deposit must be within the area or in the vicinity thereof*].

Schedule referred to in the foregoing notice—

Name of Street, Court, Alley, or other place.	Description of Lands* proposed to be taken.	Owner or Reputed Owner.	Lessee or Reputed Lessee.	Occupier.

* "Lands" includes messuages, tenements, hereditaments, houses, and buildings
of any tenure, and any right over land.

(Signed)

{ Clerk to the London County Council,
or Town Clerk, or Clerk to the.....
[as the case may be].

Dated

day of

As the case } County of London
may be } or
the Urban Sanitary District of.....
Housing of the Working Classes Act, 1890 (53 and 54 Vict. c. 70).

To *A.B.*, the occupier of
[or to the occupier or occupiers of the house] which on the schedule hereunder is
described as the lands proposed to be taken.

As the case { The London County Council, being the local authority for the
may be { County of London
or
the..... Council, being the Sanitary Authority
for the Urban Sanitary District of.....
to the (Secretary of State, or) Local Government Board in pursuance of the Housing
of the Working Classes Act, 1890, praying that an order may be made confirming an
improvement scheme, whereby it is proposed to take compulsorily the lands described
in the Schedule hereunder.

A copy of the said scheme, accompanied by maps distinguishing the lands proposed to be taken compulsorily and by particulars and estimate, has been deposited atand may be seen at all reasonable times.

Name of Court, Alley, or other place.	Description of Lands* proposed to be taken.

(Signed)

{ Clerk to the London County Council,
or Town Clerk, or Clerk to the
[as the case may be].

A circular, dated August 28th, 1897, gives the following directions with regard to applications for Provisional Orders under the Public Health Act, 1875, and the Housing of the Working Classes Act, 1890:—

- (1) Application must be made by a petition of the local authority under seal giving necessary statutory particulars.
- (2) Must be presented by the 31st October if advertised in September; by the 30th November if advertised in October; and by the 21st December if advertised in November.
- (3) The three weeks for advertising the scheme should all be in the same calendar month.

(4) The petition should be accompanied by—

- (a) Copy of the official representation (sec. 4).
- (b) Two copies of the improvement scheme.
- (c) Two copies of the estimate of the cost.
- (d) Particulars of the scheme, giving—

The average of the area.

The number of persons of the working classes who will be displaced. The number for whom and the places at which dwelling accommodation is to be provided.

Where the new accommodation is not within the limits of the area, the reasons for this must be stated, and the distance by the nearest public thoroughfare must be given.

The particulars should also show, as far as practicable, in what way the various lands may be dealt with, so as to carry out the purposes of the Act and the proposed scheme.

(e) Particulars should also be given showing by reference to the numbers of the properties on the maps.

- (1) The area included in the representation.
- (2) Any lands excluded or included by the local authority under sec. 6 (1) (a), and the reasons therefor.
- (3) Any lands included for widening existing approaches or otherwise for opening out the same for purposes of ventilation or health.
- (4) Any lands proposed to be taken compulsorily.

(f) Maps shewing—

- (1) The area included in the official representation.
- (2) The area included in the improvement scheme.
- (3) Any site outside the area where dwelling accommodation is to be provided.
- (4) The position of each site in relation to the area.

The properties should be numbered consecutively on the maps so as to correspond with a book of reference, which should be forwarded in duplicate.

Each parcel of land should be separately numbered with a hard line for the outside boundary.

(g) A statutory declaration specifying in which way the notices have been served (sec. 7), and signed by the person who served the notices.

(h) A statutory declaration made by the clerk of the local authority, showing that all the other requirements of sec. 7 have been complied with. Copies of the newspaper advertisements and form of notice served on the owners, etc., should be annexed to the declaration.

(5) Standing Orders 38 and 39 must be complied with, care being taken to fully identify each house to be taken.

(6) The Board, after all deposits required by the Standing Order have been made, should immediately after the last of the deposits required by the Standing Orders have been made, be furnished with an affidavit in proof that the Standing Orders have been complied with.

(7) All statutory declarations, affidavits, etc., must be sworn before a justice of the peace or a commissioner for oaths, and properly stamped with a 2/6 stamp.

Standing Order 38 says that in the case of any Bill giving power to take compulsorily or by agreement twenty workmen's dwellings in London, or ten in the rest of the country, the promoters shall deposit in the Private Bill Office, and at the office of the central authority, a statement of the number, description, and situation of such houses, the number of persons residing therein, and a copy of the plan relating thereto.

Standing Order 39 provides that the duplicates of plans, sections, books of reference, etc., should be deposited at the Private Bill Office on or before the 30th November.

It is particularly requested that all deposited papers relating to the scheme should as far as possible be the usual foolscap size, and printed or lithographed, so as to facilitate examination.

SUMMARY OF MINOR HOUSING ACTS.

HOUSING OF THE WORKING CLASSES ACT, 1893.

An Act to remove certain doubts as to the application of Part III of the Housing of the Working Classes Act, 1890, to certain authorities in Ireland.

Sec. 1 declares that for the purpose of borrowing under Part III, **secs. 237 to 243**, and **sec. 246** of the Public Health (Ireland) Act, 1878, and **sec. 83** of the Housing of the Working Classes Act, 1890, apply and always have applied to any local authority in Ireland in like manner as if that purpose were specified in those sections, and the local rate were the fund or rate there specified, and the local authority were a sanitary authority, and that the Commissioners of Public Works in Ireland have, and have always had power to lend accordingly, and **sec. 84** of the Act of 1890 shall apply as if the town commissioners were a sanitary and the town a district within the meanings of the Act of 1890.

Sec. 2 simply deals with the title and construing of the Act.

HOUSING OF THE WORKING CLASSES ACT, 1894.

An Act to explain the provisions of Part II of the Housing of the Working Classes Act, 1890, with respect to powers of borrowing.

Sec. 1 declares that a local authority, authorised by an order sanctioning a scheme for reconstruction under Part II of the Act of 1890, may borrow under **sec. 43**, not only for purposes of providing purchase money or compensation, but also for carrying out a scheme for reconstruction under **sec. 39**.

[**Secs. 43** (*provinces*) and **46 (2)** and **(8)** (*London*)].

Sec. 2 simply gives the above title to the Act.

HOUSING OF THE WORKING CLASSES (IRELAND) ACT, 1896.

An Act to remove certain doubts with respect to the Housing of the Working Classes Act, 1890, so far as it applies to Ireland.

Sec. 1 declares that town commissioners in Ireland, after adopting Part III, shall, if not an urban district, have the same powers under Part III of acquiring land and otherwise as any other local authority, and shall, if necessary, be deemed a body corporate for the purposes of the Act.

Sec. 59 of the Commissioners Clauses Act, 1847, shall apply to any instrument relating to such land.

Sec. 2 declares that the Forms in the Act of 1890 may be altered in Ireland in conformity with those under the Petty Sessions Act, 1851, and need not be used under seal.

HOUSING OF THE WORKING CLASSES ACT, 1890, AMENDMENT (SCOTLAND) ACT, 1896.

Sec. 2 declares that any land acquired by a local authority for the purposes of the Artizans' and Labourers' Dwellings Improvement (Scotland) Acts, 1875 to 1880, and still vested in them, shall be deemed to be held by and vested in them for the purposes of Part I and relative provisions of the Act of 1890, without the necessity of recording any notarial or other instrument.

Sec. 3 declares that in **sec. 96 (2)** of the Act of 1890, the words "and any Acts amending the same" shall be deemed to be inserted after "1871," and the words "in the case of a rural sanitary authority" shall be deemed to be inserted after the words "provided that."

MUNICIPAL CORPORATIONS ACT, 1882

[*This Act only applies to Borough Councils.*]

Sec. III of the above Act provides that for the purpose of providing sites for workmen's dwellings a corporation may, with the consent of the Local Government Board, make grants or leases of any parts of the corporate land for 999 years or any shorter period, and may convert the same into building land by making the necessary roads, drains, walls, fences, and other works. The corporation may insert in the grant or lease provisions binding the grantee or lessee to build thereon as in the grant or lease prescribed, and to maintain and repair the building and otherwise safeguarding the interests of the corporation. Costs and expenses to be paid out of the borough fund and borough rate, or from money borrowed with the consent of the Local Government Board under this Act.

In this section, the term "working men's dwellings" means buildings suitable for the habitation of persons employed in manual labour and their families.

The use of part of a building for purposes of retail trade or other purposes approved by the council, shall not prevent the building from being deemed a dwelling.

WORKING CLASS DWELLINGS ACT, 1890.

An Act to facilitate Gifts of Land for dwellings for the Working Classes in Populous Places.

Sec. 1 provides that gifts of land or of personal estate to be laid out in land for sites of workmen's dwellings in any populous place shall be exempt from the restrictions of 7 and 8 Vict. c. 97, **sec. 16**, and also from Parts I and II of the Mortmain and Charitable Uses Act, 1888. Provided as follows—

- (1) The land assured by will shall not exceed five acres;
- (2) The deed or will must be enrolled in the books of the Charity Commissioners within six months of execution or probate thereof.

"Populous place" shall mean London, any municipal borough or urban sanitary district, and any other place having a dense population of an urban character.

Secs. 2 and 3 only deal with the title and application of the Act.

SMALL DWELLINGS ACQUISITION ACT, 1899.

CHAPTER 44.

ARRANGEMENT OF SECTIONS.

SECTION.

1. Power of local authority to advance money to residents in houses for the purchase of houses.
2. Procedure for obtaining advance.
3. Conditions affecting house purchased by means of advance.
4. Provision as to personal liability and powers of proprietor.
5. Recovery of possession and disposal of house.
6. Procedure as to ordering sale.
7. Suspension of condition as to residence.
8. List of advances.
9. Local authorities and rates.
10. Residence and ownership.
11. General modifications as regards Scotland.
12. Local authorities and rates in Scotland.
13. Preparation of titles, etc., in Scotland.
14. Application of Act to Ireland.
15. Registration of title in Ireland.
16. Short title.

SCHEDULES.

SMALL DWELLINGS ACQUISITION ACT, 1899.

CHAPTER 44.

An Act to empower Local Authorities to advance Money for enabling **Persons** to acquire the Ownership of Small Houses in which they reside. [9th August, 1899].

[NOTE.—*There is no limitation to working men ; any person may borrow subject to sections 1 and 2.*]

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :—

Amount that may be advanced by local authority.

1.—(1) A local authority for any area may, subject to the provisions of this Act, advance money to a **resident in any house within the area** [*Note.—This is modified by secs. 2 (a) and 7 (1)*] for the purpose of enabling him to **acquire the ownership of that house** ; provided that any advance shall not exceed—

(a) **four-fifths of that which in the opinion of the local authority is the market value of the ownership** ;

nor (b) **two hundred and forty pounds** ; or, in the case of a fee simple or leasehold of not less than ninety-nine years unexpired at the date of the purchase, **three hundred pounds** ;

Limitation on value of house.

and an advance shall not be made for the acquisition of the ownership of a house where in the opinion of the local authority the market value of the house exceeds four hundred pounds.

Period allowed for repayment.

(2) Every such advance shall be repaid with interest within such period **not exceeding thirty years** from the date of the advance as may be agreed upon.

Rate of interest to be paid.

(3) The interest shall be at such rate as may be agreed upon, not exceeding ten shillings above the rate at which the local authority can at the time borrow from the Public Works Loans Commissioners the money for the advance.

[N.B.—*The Public Works Loans Commissioners lend at present at about 3½ per cent.*]

Method of repayment.

(4) The repayment may be made either by equal instalments of principal or by an annuity of principal and interest combined, and all payments on account of principal or interest shall be made either weekly or at any periods not exceeding a half-year, according as may be agreed.

Provision enabling paying off loan in a lump sum.

(5) The proprietor of a house in respect of which an advance has been made may at any of the usual quarter days, after one month's written notice, and on paying all sums due on account of interest, repay to the local authority the whole of the outstanding principal of the advance, or any part thereof being ten pounds or a multiple of ten pounds, and where the repayment is made by an annuity of principal and interest combined, the amount so outstanding and the amount by which the annuity will be reduced where a part of the advance is paid off, shall be determined by a table annexed to the instrument securing the repayment of the advance.

Five preliminary conditions to be satisfied by borrowers.

2. Before making an advance under this Act in respect of a house a local authority shall be satisfied—

- (a) that the applicant for the advance **is resident or intends to reside in the house**, and is not already the proprietor within the meaning of this Act of a house to which the statutory conditions apply ;
- and (b) that the value of the ownership of the house is sufficient ;
- and (c) that the title to the ownership is one which an ordinary mortgagee would be willing to accept ;
- and (d) that the house is in good sanitary condition and good repair ;
- and (e) that the repayment to the local authority of the advance is secured by an instrument vesting the ownership (including any interest already held by the purchaser) in the local authority subject to the right of redemption by the applicant, but such instrument shall not contain anything inconsistent with the provisions of this Act.

Statutory conditions affecting house purchased by means of advance.

3.—(1) Where the ownership of a house has been acquired by means of an advance under this Act, the house shall, until such advance with interest has been fully paid, or the local authority have taken possession or ordered a sale under this Act, be held subject to the following conditions (in this Act referred to as the statutory conditions), that is to say—

- (a) Every sum for the time being due in respect of principal or of interest of the advance shall be **punctually paid** ;
- (b) The proprietor of the house shall **reside in the house** ;
- (c) The house shall be **kept insured against fire** to the satisfaction of the local authority, and the receipts for the premiums produced when required by them ;
- (d) The house shall be **kept in good sanitary condition and good repair** ;
- (e) The house shall **not be used** for the sale of intoxicating liquors, or in such a manner **as to be a nuisance** to adjacent houses ;
- (f) The **local authority shall have power to enter** the house by any person, authorised by them in writing for the purpose, at all reasonable times for the purpose of ascertaining whether the statutory conditions are complied with.

Proprietor may sell or transfer his interest in the house.

(2) The proprietor of the house may with the permission of the local authority (which shall not be unreasonably withheld) at any time transfer his interest in the house, but any such transfer shall be made subject to the statutory conditions.

If statutory conditions not kept, the local authority may take possession of or sell the house.

(3) Where default is made in complying with the statutory condition as to residence, the local authority may take possession of the house, and where default is made in complying with any of the other statutory conditions, whether the statutory condition as to residence has or has not been complied with, the local authority may either take possession of the house, or order the sale of the house without taking possession.

(4) In the case of the breach of any condition other than that of punctual payment of the principal and interest of the advance, the authority shall, previously to taking possession or ordering a sale, by notice in writing delivered at the house and addressed to the proprietor, call on the proprietor to comply with the condition, and if the proprietor—

- (a) within fourteen days after the delivery of the notice gives an undertaking in writing to the authority to comply with the notice ;
 - and (b) within two months after the delivery of the notice complies therewith,
- shall not take possession or order a sale, as the case may be.

(5) In the case of the bankruptcy of the proprietor of the house, or in the case of a deceased proprietor's estate being administered in bankruptcy under section 125 of the Bankruptcy Act, 1883, the local authority may either take possession of the house or order the sale of the house without taking possession, and shall do so except in pursuance of some arrangement to the contrary with the trustee in bankruptcy.

Provision as to personal liability and powers of proprietor.

4.—(1) Where the ownership of a house has been acquired by means of an advance under this Act, the person who is the proprietor shall be personally liable for the repayment of any sum due in respect of the advance until he ceases to be proprietor, by reason of a transfer made in accordance with this Act.

(2) The provisions of this Act requiring the permission of the local authority to the transfer of the proprietor's interest in a house under this Act shall not apply to any charge on that interest made by the proprietor, so far as the charge does not affect any rights or powers of the local authority under this Act.

Recovery of possession and disposal of house.

5.—(1) Where a local authority take possession of a house, all the estate, right, interest, and claim of the proprietor in or to the house shall, subject as in this section mentioned, vest in and become the property of the local authority, and that authority may either retain the house under their own management or sell or otherwise dispose of it as they think expedient.

Compensation to dispossessed proprietors.

(2) Where a local authority take possession of a house they shall, save as herein-after mentioned, pay to the proprietor either—

(a) such sum as may be agreed upon ;

(b) a sum equal to the value of the interest in the house at the disposal of the local authority, after deducting therefrom the amount of the advance then remaining unpaid and any sum due for interest ; and the said value, in the absence of a sale and in default of agreement, shall be settled by a county court judge as arbitrator, or if the Lord Chancellor so authorises, by a single arbitrator appointed by the county court judge, and the Arbitration Act, 1889, shall apply to any such arbitration.

(3) The sum so payable to the proprietor if not paid within three months after the date of taking possession shall carry interest at the rate of three per cent. per annum from the date of taking possession.

(4) All costs of or incidental to the taking possession, sale, or other disposal of the house (including the costs of the arbitration, if any) incurred by the local authority, before the amount payable to the proprietor has been settled either by agreement or arbitration, shall be deducted from the amount otherwise payable to the proprietor.

(5) Where the local authority are entitled under this Act to take possession of a house, possession may be recovered (whatever may be the value of the house) by or on behalf of the local authority either under sections 138 to 145 of the County Courts Act, 1888, or under the Small Tenements Recovery Act, 1838, as in the cases therein provided for, and in either case may be recovered as if the local authority were the landlord and the proprietor of the house were the tenant.

Procedure as to ordering sale.

6.—(1) Where a local authority order the sale of a house without taking possession, they shall cause it to be put up for sale by auction, and out of the proceeds of sale retain any sum due to them on account of the interest or principal of the advance, and all costs, charges, and expenses properly incurred by them in or about the sale of the house, and pay over the balance (if any) to the proprietor.

(2) If the local authority are unable at the auction to sell the house for such a sum as will allow of the payment out of the proceeds of sale of the interest and principal of the advance then due to the authority, and the costs, charges, and expenses aforesaid, they may take possession of the house in manner provided by this Act, but shall not be liable to pay any sum to the proprietor.

Suspension of condition as to residence.

7.—(1) An advance may be made to an applicant who intends to reside in a house, as if he were resident, if he undertakes to begin his residence therein within such period, not exceeding six months from the date of the advance, as the local authority may fix, and in that case the statutory condition requiring residence shall be suspended during that period.

(2) The local authority may allow a proprietor to permit, by letting or otherwise, a house to be occupied as a furnished house by some other person during a period not exceeding four months in the whole in any twelve months, or during absence from the house in the performance of any duty arising from or incidental to any office, service, or employment held or undertaken by him, and the condition requiring residence shall be suspended while the permission continues.

Provisions in case of death or bankruptcy of proprietor.

(3) Where the proprietor of a house subject to statutory conditions dies, the condition requiring residence shall be suspended until the expiration of twelve months from the death, or any earlier date at which the personal representatives transfer the ownership or interest of the proprietor in the course of administration; and where the proprietor of any such house becomes bankrupt, or his estate is administered in bankruptcy under section 125 of the Bankruptcy Act, 1883, and in either case an arrangement under this Act is made with the trustee in bankruptcy, the condition as to residence shall, if the local authority think fit, be suspended during the continuance of the arrangement.

Register of advances to be kept.

8.—(1) A local authority shall keep at their offices a book containing a list of any advances made by them under this Act, and shall enter therein with regard to each advance—

- (i) a description of the house in respect of which the advance is made;
- (ii) the amount advanced;
- (iii) the amount for the time being repaid;
- (iv) the name of the proprietor for the time being of the house;
- and (v) such other particulars as the local authority think fit to enter.

(2) The book shall be open to inspection at the office of the local authority during office hours free of charge.

What is meant by the "local authority."

9.—(1) A local authority for the purpose of this Act shall be the **council of any county or county borough**; and if the council of **any urban district** not being a county borough, or of **any rural district**, **pass a resolution undertaking to act under this Act, that council shall**, subject, in the case of the council of a district containing a population according to the last census for the time being of less than ten thousand, to the consent of the county council, **be the local authority** in that district for the purpose of this Act to the exclusion of any other authority: **Provided** that, if the council of any district are dissatisfied with any refusal or failure of the county council to give their consent, they may appeal to the Local Government Board, and the Local Government Board may, if they think fit, give their consent, and the consent so given shall have the same effect as the consent of the county council.

Transfer of powers from county council to district council.

(2) Where the council of an urban or rural district becomes the local authority for the purposes of this Act, all the powers, rights, and liabilities of the county council in respect of advances already made by them under this Act for the purchase of the ownership of any house in the district shall vest in the council of the urban or rural district, subject to the payment by that council to the county council of the outstanding principal and interest of any such advance.

How expenses of council are to be paid.

(3) All expenses of a local authority in the execution of this Act shall be paid in the case of a county out of the county rate, and in the case of a county borough out of the borough fund or borough rate, and in the case of any urban or rural district out of any fund or rate applicable to the general purposes of the Public Health Act; but no sum shall be raised in any urban or rural district the council of which becomes a local authority for the purposes of this Act on account of the expenses of a county council under this Act.

Limitation on working expenses of councils.

(4) If in any local financial year the expenses payable by a council and not reimbursed by the receipts under this Act exceed in a county a sum equal to one half-penny, and in a county borough or urban or rural district a sum equal to one penny in the pound upon the rateable value of the county, county borough, or district, deducting in the case of a county the rateable value of any urban or rural district in the county, the council of which have become a local authority under this Act, no further advance under this Act shall be made by that council until the expiration of five years after the end of that financial year or if those expenses at that date exceed one half-penny or one penny in the pound, as the case may be, on the rateable value for the time being, until they fall below such sum.

[NOTE.—*This section does not apply to the amount which may be lent, but only to the losses incurred by the council in working the Act.*]

(5) A local authority may borrow for the purposes of this Act in like manner as they may borrow, in the case of a county council for the purposes of the Local Government Act, 1888, and in the case of the council of a county borough for the purpose of section 106 of the Municipal Corporations Act, 1882, and in the case of an urban or rural district council for the purpose of the Public Health Acts, and those Acts shall apply accordingly with the necessary modifications.

No limit to be placed on borrowing powers of councils.

(6) Money borrowed under this Act shall not, in the case of a county council, be reckoned as part of the total debt of a county for the purposes of section 69, sub-section 2, of the Local Government Act, 1888, and shall not, in the case of an urban or rural district council, be reckoned as part of their debt for the purpose of the limitation on borrowing under section 234, sub-section 2, of the Public Health Act, 1875.

(7) The Public Works Loan Commissioners may in manner provided by the Public Works Loans Act, 1875, lend any money which may be borrowed by a local authority for the purposes of this Act.

Application of money received by local authorities.

(8) Any capital money received or retained by a local authority in payment or discharge of any advance under this Act, or in respect of the sale or other disposal of any house taken possession of under this Act, shall be applied, with the sanction of the Local Government Board, either in repayment of debt or for any other purpose to which capital money may be applied.

(9) Separate accounts shall be kept by every local authority of their receipts and expenditure under this Act.

London borough councils may become local authorities under the Act.

(10) In the application of this Act to the county of London any sanitary authority—

(a) shall have the same powers as an urban district council, and the expenses of such authority shall be paid out of the general rate or in the case of the City of London out of the consolidated rate;

and (b) may borrow in like manner as they can borrow for the purposes of the Metropolis Management Acts, 1855 to 1893; and those Acts shall apply with the necessary modifications.

Definitions of "resident," "ownership," "proprietor."

10.—(1) A person shall not be deemed for the purposes of this Act to be resident in a house unless he is both the occupier of and resident in that house.

(2) For the purposes of this Act "ownership" shall be such interest or combination of interests in a house as, together with the interest of the purchaser of the ownership, will constitute either a fee simple in possession or a leasehold interest in possession of at least sixty years unexpired at the date of the purchase.

(3) Where the ownership of a house is acquired by means of an advance under this Act, the purchaser of the ownership, or, in the case of any devolution or transfer, the person in whom the interest of the purchaser is for the time being vested, shall be the proprietor of the house for the purposes of this Act.

General modifications as regards Scotland.

11. This Act shall apply to Scotland with the following modifications :—

(1) The Secretary for Scotland shall be substituted for the Local Government Board :

(2) The expression "the terms of Whitsunday and Martinmas, Lammas and Candlemas," shall be substituted for the expression "the usual quarter days" :

(3) The expression "ownership" shall include a leasehold interest of at least sixty years unexpired at the date of the purchase :

(4) Where a local authority take possession of a house under the provisions of this Act, a certificate by the clerk of the local authority, in the form contained in Schedule A annexed to this Act, setting forth that fact and the grounds on which possession has been so taken, shall be registered in the register of sasines, and when so registered shall, without any other instrument, vest the ownership absolutely and irredeemably, subject to any prior burden, in the local authority ; and the sheriff of the county in which the house is situated may, upon production of such certificate so registered, grant warrant for summarily ejecting the proprietor of the house and all tenants or occupants thereof :

(5) Where a local authority take possession of a house under the provisions of this Act, the value of the interest in the house at the disposal of the local authority shall in the absence of a sale and in default of agreement be settled summarily by the sheriff, whose decision shall be final, and the amount which shall be determined to be due to the proprietor shall in the event of his death after possession has been so taken by the local authority be deemed to be moveable property.

(6) Where the principal and interest of an advance under this Act have been fully paid, the certificate of the clerk of the local authority to that effect, in one of the forms contained in Schedule B annexed to this Act, when registered in the register of sasines shall be equivalent to the registration of a discharge of the bond or other security granted for the advance :

(7) Sub-section 5 of section 3 shall be read as if for the words "in the case of "the bankruptcy of the proprietor of the house, or in the case of a "deceased proprietor's estate being administered in bankruptcy under "section 125 of the Bankruptcy Act, 1883," there were inserted the words "in the case of the sequestration of the estate of the proprietor "or deceased proprietor of the house."

Sub-section 3 of section 7 shall be read as if for the words "where "the proprietor of any such house becomes bankrupt or his estate is "administered in bankruptcy under section 125 of the Bankruptcy Act, "1883," there were substituted the words "where the estate of the "proprietor or deceased proprietor of any such house is sequestrated."

(8) The reference to the Arbitration Act, 1889, shall not apply :

In lieu of sub-section (e) of section 2 of this Act, it is enacted that :—

Before making an advance under this Act in respect of a house, a local authority in Scotland shall be satisfied that the repayment to the local authority is secured by a bond and disposition in security or other security under

which the house shall be held to vest in the local authority in the case of the breach of any of the statutory conditions. The said bond or other security shall refer to this Act and shall be subject to the provisions of section 4 sub-section (1), but the personal liability thereunder shall be transferred to the transferee.

(9) Sub-section 5 of section 5, sub-sections 1 to 6 inclusive of section 9, and sub-sections 2 and 3 of section 10 of this Act shall not apply.

Local authorities and rates in Scotland.

12. In Scotland—

(1) The local authority for the purpose of this Act shall be—

- (a) in counties including the burghs (as defined in the Burgh Police (Scotland) Act, 1892) situated therein and having a population of less than seven thousand according to the census last taken—the county council :

Provided that in section 8 of the Local Government (Scotland) Act, 1889, the expression “purposes hereinafter mentioned” shall be deemed to include the purposes of this Act.

- (b) in other burghs—the town council or commissioners of the burgh :

(2) All expenses of a local authority in the execution of this Act shall be paid—

- (a) in the case of county councils out of the general purposes rate : Provided that the proportion of such expenses corresponding to the valuation of the burghs, for the purposes of this Act included as aforesaid, within which burghs such general purposes rate is not levied shall be paid to the county council in compliance with a requisition to that effect to be sent to the town council or commissioners of each burgh annually, and not later than the month of October in each year, and to be paid out of a rate levied in the like manner and with the like powers as the public health general assessment of the burgh on or before the fifteenth day of January next ensuing :

- (b) in the case of town councils and commissioners of other burghs, out of a rate levied in the like manner and with the like powers as the public health general assessment of the burgh. The ratepayers within the last-mentioned burghs shall not be assessed for any expenses incurred by a county council in the execution of this Act.

(3) If in any local financial year the expenses payable by a local authority and not reimbursed by the receipts under this Act exceed a sum equal to, in the case of counties one half-penny, and in the case of burghs separately assessed under this Act one penny, in the pound upon the rateable value of all lands and heritages within the area of the local authority for the purposes of this Act, no further advances under this Act shall be made by that local authority until the expiration of five years after the end of that financial year, or if the expenses at that date exceed one halfpenny in counties, including the burghs situated therein and having a population of less than seven thousand as aforesaid, or one penny in the pound in burghs separately assessed under this Act, until they fall below that sum :

(4) A local authority may borrow for the purposes of this Act in like manner as they may borrow in the case of a county council for the purpose of the Local Government (Scotland) Act, 1889, and in the case of a town council or the commissioners of a burgh for the purposes of section 141 of the Public Health (Scotland) Act, 1897, and these Acts shall apply accordingly with the necessary modifications.

Preparation of titles, etc. in Scotland.

13. In Scotland the local authority shall cause to be prepared and duly registered all deeds, writs, and instruments necessary for completing or transferring the title of the purchaser of a house under this Act, and for securing the payment of the principal and interest of any advance, and shall include as part of the advance the cost so incurred or to be incurred according to scales set forth in tables fixed by the local authority, with the approval of the Secretary for Scotland :

Provided that—

- (1) The local authority, if they think fit, may appoint a person duly qualified to carry out the provisions of this section, and shall assign to him such salary or remuneration as they may determine ;
 and (2) The local authority shall not be liable for any expenses incurred by a purchaser of a house under this Act for legal or other advice or assistance rendered to him on his own employment.

Application of Act to Ireland.

14. This Act shall apply to Ireland with the following modifications—

- (1) The Commissioners of Public Works in Ireland shall be substituted for the Public Works Loan Commissioners :
- (2) So much as relates to civil-bill ejectments in sections 52 to 73 of the Landlord and Tenant (Ireland) Act, 1860, shall be substituted for sections 138 to 145 of the County Courts Act, 1888, and sections 84 to 89 of the said Act of 1860 shall be substituted for the Small Tenements Recovery Act, 1888 :
- (3) Any reference to section 125 of the Bankruptcy Act, 1883, shall not apply :
- (4) So much of sub-section 3 of section 7 as relates to a transfer of ownership or interest by personal representatives, shall not apply save where the title to such ownership or interest devolves on the personal representatives of the proprietor :
- (5) Sections 6 to 20 of the Common Law Procedure Amendment Act (Ireland), 1856, shall be substituted for the Arbitration Act, 1889 :
- (6) In section 9 the words " five thousand " shall be substituted for the words " ten thousand " :
- (7) The Public Health (Ireland) Acts, 1878 to 1896, shall be substituted for the Public Health Acts, and in particular section 238 of the Public Health (Ireland) Act, 1878, shall be substituted for section 234 of the Public Health Act, 1875 :
- (8) A local authority may borrow for the purposes of this Act in like manner as they may borrow in the case of a county council under the Order in Council under section 104 of the Local Government (Ireland) Act, 1898, and in the case of the council of an urban district for the purposes of the Public Health (Ireland) Act, 1878 :
- (9) Article 22 of the said Order in Council shall be substituted for section 69 of the Local Government Act, 1888 :
- (10) The Public Works (Ireland) Acts, 1831 to 1886, shall be substituted for the Public Works Loans Act, 1875 :
- (11) The Local Government Board for Ireland shall be substituted for the Local Government Board :
- (12) An advance shall not be made under this Act for the purchase of a house acquired under the Labourers (Ireland) Acts, 1853 to 1896, and held by a district council under those Acts.

Registration of title in Ireland.

15.—(1) Where a local authority make an advance under this Act in Ireland they shall cause the title to the premises in respect of which the advance is made to be registered under the Local Registration of Title (Ireland) Act, 1891, and shall pay the cost of first registration out of the advance.

(2) Rules under that Act—

- (a) shall adapt that Act to the registration of ownerships under this Act, and provide for the easy transfer of such ownerships ;
 - (b) shall provide for the registration (if required) of a person as the proprietor under this Act with such a possessory or qualified title as is provided under the Land Transfer Acts, 1875 and 1897 ;
- and (c) shall provide that the fees payable to the Local Registration of Title Office in respect of either first registration of, or any subsequent dealing with, such premises shall not exceed ten shillings.
- (3) The person appearing on the register for the time being as proprietor shall alone be the proprietor for the purposes of this Act.

16. This Act may be cited as the Small Dwellings Acquisition Act, 1899.

SCHEDULES.

SCHEDULE A.

Section II.

I, *A.B.*, clerk of the local authority of _____, with reference to bond and disposition in security [or other security] dated [insert date], and recorded in the General Register of Sasines for the county of _____ [or as the case may be], on the _____ day of _____ for £ _____, granted by *C.D.* [name and designation] over the house [shortly describe same], do hereby certify that said local authority has taken possession of said house in respect [here set forth the grounds on which possession has been so taken], and I grant this certificate in terms of the Small Dwellings Acquisition Act, 1899.

Dated at _____ this _____ day of _____.

(Signed) *A.B.*

SCHEDULE B.

Section II.

No. 1.

I, *A.B.*, clerk of the local authority of _____, with reference to bond and disposition in security [or other security] dated [insert date], and recorded in the General Register of Sasines for the county of _____ [or as the case may be], on the _____ day of _____ for £ _____, granted by *C.D.* [name and designation] over the house [shortly describe same], do hereby certify that the principal and interest secured by said bond and disposition in security (or other security) have been fully paid, and I grant this certificate in terms of the Small Dwellings Acquisition Act, 1889.

Dated at _____ this _____ day of _____.

(Signed) *A.B.*

No. 2.

I, *A.B.*, clerk of the local authority of _____, with reference to the within (or above) written bond dated [insert date], and recorded in the General Register of Sasines for the county of _____ [or as the case may be], on the _____ day of _____ for £ _____, granted by *C.D.* [name and designation], do hereby certify that the principal and interest secured by said bond and disposition in security (or other security) have been fully paid, and I grant this certificate in terms of the Small Dwellings Acquisition Act, 1899.

Dated at _____ this _____ day of _____.

(Signed) *A.B.*

THE PUBLIC HEALTH ACTS.

The principal Acts relating to the proper sanitation of dwelling houses are the Public Health Act, 1875, and the Public Health (Amendment) Act, 1890 (which apply to all districts in England and Wales, exclusive of the Metropolis), the Public Health (London) Act, 1891, and the Public Health (Scotland) Act, 1897.

They provide for the proper construction, maintenance, and cleaning of roads and sewers giving access to dwelling houses; the abatement of nuisances in or near dwelling houses; the regulation of common lodging houses and houses let in lodgings; and the framing of byelaws for these and other purposes, especially in connection with the erection of new buildings.

The numbers of sections hereafter given refer to the Public Health Act, 1875, but for convenience of reference the chief corresponding sections in the London and Scotland Health Acts are here added, so far as they relate to dwelling houses:—

SUBJECT.	Public Health Act, 1875.	Public Health (London) Act, 1891.	Public Health (Scotland) Act, 1897.
	Sections—	Sections—	Sections—
Water Closet Accommodation -	36	37	29
Provision of Sanitary Conveniences -	39	44 & 45	29
Power to examine Water Closet or Drain -	41	40 to 42	18
Power to make Byelaws for certain Nuisances -	44	16	—
Street Cleaning and Removal of Refuse -	42 to 45	29 to 34	38 & 39
Keeping Swine near Dwellings -	47	17 & 18	16
Offensive Ditches and Ponds -	48	43	28
Removal of Offensive Accumulations -	49	35	42
Houses without proper Water Supply -	62	48	125
Penalty for fouling Water Supply -	68	52 & 53	127
Closing of Bad Wells -	70	54	—
Cellar Dwellings -	71 to 75	96 to 98	74 to 76
Common Lodging Houses -	75 to 89	Common Lodging Houses Acts, 1851 and 1853	3 & 89 to 100
Houses let in Lodgings -	90	94	72
Definition of Nuisance -	91	2	16
Inspection of District -	92	1	17
Information as to Nuisances -	93	3	19
Notice of Abatement of Nuisances -	94	4	20
Complaint to Petty Sessions Court -	95 to 98	5	21 to 25
Appeal against Order of Court -	99 & 268	6 & 125 & 126	156 & 157
Order on Sanitary Authority -	100	8	26
Sale of Materials removed -	101	9	27
Power of entry to discover Nuisances -	102 & 305	10 & 115	18 & 109
Penalty for obstructing Sanitary Officers -	103	116	163
Recovery of Costs by Council -	104	11	153
Power of Individual to complain of a Nuisance -	105	12	—
Powers of County Council -	106	100 & 101	146 to 148
Proceedings in the High Court -	107	13	156

SUBJECT.	Public Health Act, 1875.	Public Health (London) Act, 1891.	Public Health (Scotland) Act, 1897.
Nuisances outside the District -	108	14	149
Closing of Overcrowded Houses -	109	7	76
Regulation of Tents, Sheds, etc. -	110 & 137	95 & 110	73 & 177 to 180
Power to make Byelaws -	157	39	—
Appointment of Officers -	189 to 191 and 326	107, 108, & 139	15
Infectious Diseases -	120 to 142	58 to 74	46 to 60
Legal Proceedings -	251 to 265	116 to 124	152-166
Notices -	266 & 267 & Schedule IV.	127 & 128 & Schedule III.	159 & 160

DEFINITIONS. (Sec. 4).

[Definitions in this Act differ in some respects from those in the Housing Act, 1890].

Parish means a place for which a separate poor rate is or can be made, or for which a separate overseer is or can be appointed.

"Person" includes any body of persons, whether corporate or unincorporate.

Local Authority means urban sanitary authority (*i.e.* borough council or urban district council) and rural sanitary authority (*i.e.*, rural district council).

"Lands" and **"Premises"** include messuages, buildings, lands, easements, and hereditaments of any tenure.

Owner means the person for the time being receiving the rackrent (*i.e.*, not less than two-thirds of the full net annual value) of the lands or premises in connection with which the word is used, whether on his own account or as agent or trustee for any other person, or who would receive the same if such lands or premises were let at a rackrent.

Street includes any highway (not being a turnpike road) and any public bridge (not being a county bridge), and any road, lane, footway, square, court, alley, or passage, whether a thoroughfare or not.

Drain means any drain of, and used for the drainage of, one building only, or premises within the same curtilage, and made merely for the purpose of communicating therefrom, with a cesspool or other like receptacle for drainage, or with a sewer into which the drainage of two or more buildings occupied by different persons is conveyed.

Sewer includes sewers and drains of every description, except drains to which the word "drain" interpreted as aforesaid applies, and except drains vested in or under the control of any authority having the management of roads, and not being a local authority under this Act.

[Where Part III of the Public Health Acts Amendment Act has been adopted, drain includes a drain used for the drainage of more than one building belonging to different owners].

SEWERAGE AND DRAINAGE.

Secs. 13 to 23 empower local authorities—

(a) To own and purchase sewers ;

(b) To maintain and make sewers through, across, or under any public way ;

(c) To alter or discontinue sewers ;

(d) To enforce drainage of undrained houses, either into a sewer, if there is one within 100 feet, or into a cesspool, if there is no sewer so near.

The same sections compel local authorities—

- (e) To purify sewage before discharging it into streams ;
- (f) To cause sewers to be properly cleansed and ventilated ;
- (g) To allow the owner or occupier of any premises to drain into public sewers, subject to complying with the regulations of the local authority.

Houses must be drained.

Sec. 24 empowers local authorities to require houses to be drained into new sewers.

Sec. 25 imposes a penalty not exceeding £50 on any person who newly erects or rebuilds any house without providing proper drains connected with a sewer **within 100 feet of the site** or emptying into a covered cesspool away from the house if no sewer is within 100 feet.

Sewage disposal.

Secs. 27 to 34 enable local authorities to construct works within or (under certain conditions) without their district for the purpose of receiving and disposing of sewage, or to contract with any person for a similar purpose.

CLEANSING OF HOUSES.

Provision of proper privy accommodation.

Secs. 35 to 38 empower local authorities to enforce the provision of a "sufficient water-closet, earth-closet, or privy," and an "ashpit with proper doors and coverings" for any house within their district. The value of this provision is lessened by permitting the inmates of two or more houses to use the same accommodation in common if the local authority consent. Earth-closets may be provided instead of water-closets, and managed by a system in conjunction with the local authority.

[In a case under the Public Health (London) Act, 1891, it was held that the magistrate was bound by the decision of the sanitary authority that there was not "sufficient" water closet accommodation, and on proof of non-compliance with the notice he was bound to convict].

Privies, closets, etc., must be properly constructed and kept.

Sec. 40 provides that "all drains, water-closets, earth-closets, privies, ashpits, and cesspools within their district" shall be constructed and kept so as not to be a nuisance or injurious to health.

Scavenging by local authorities.

Sec. 42 provides that "Every local authority **may**, and when required by order of the Local Government Board, **shall** themselves undertake or contract for—

- "The removal of house refuse from premises ;
- "The cleansing of earth-closets, privies, ashpits, and cesspools ;
- "The proper cleansing and watering of streets for the whole or any part of their district."

Penalty on local authorities for neglect of scavenging.

Sec. 43 imposes a penalty of 5s. per day on any such local authority (as limited by **sec. 42**) failing to remove any house refuse or to cleanse any earth-closet, privy, ashpit, or cesspool within seven days after receiving notice in writing from the occupier, who shall himself receive the said 5s. per day.

Byelaws as to cleansing and removal of refuse.

Sec. 44 enables local authorities to make byelaws—

- (1) imposing the duty of removing refuse and cleansing privies, etc., at such intervals as they think fit, on the occupiers of such premises ; and
- (2) for the prevention of nuisances arising from snow, filth, dust, ashes, and rubbish, and for the prevention of the keeping of animals on any premises so as to be injurious to health.

Sec. 45 enables local authorities to provide receptacles for the temporary deposit of rubbish.

Filthy Houses.

Sec. 46 provides that any local authority, on the certificate of the medical officer of health or any two medical practitioners, shall give notice to the owner or occupier of any filthy or unwholesome house or part of a house to whitewash, cleanse, or purify the same, as may be required in order to tend to prevent or check infectious disease or remove danger to the health of any person affected thereby. The penalty for disregarding the notice is not exceeding 10/- per day, and the local authority may in such case do the work themselves and recover the expenses in a summary manner from the person in default.

ACCUMULATIONS OF FILTH.

Pig-keeping.

Sec. 47 enables a local authority to prohibit pig-keeping in cases where it is a nuisance to any person.

Sec. 47 imposes a penalty not exceeding 40/- on any person who—

- (a) Suffers any waste or stagnant water to remain in any place within any dwelling house for twenty-four hours after notice to remove the same ;
- (b) Allows the contents of any water-closet, privy, or cesspool to overflow or soak therefrom.

Sec. 48 provides for the cleaning of offensive ditches lying near to or forming the boundaries of districts.

Sec. 49 empowers the inspector of nuisances to give notice to the owners of any accumulation of manure, dung, soil, or filth, or other offensive or noxious matter, or to the occupiers of the property whereon it exists, to remove the same within twenty-four hours. If the notice is disregarded the local authority may remove it and sell it to pay all or part of the expenses of removal.

Sec. 50 authorises local authorities by public announcement in the district or otherwise to give notice for the periodical removal of manure or other refuse matter from mews, stables, or other premises under a penalty not exceeding 20/- for each day during which the notice is disregarded.

WATER SUPPLY BY LOCAL AUTHORITIES.

Secs. 51 to 70 empower town and district councils, where there are no local Acts to the contrary, to—

- (1) construct and maintain waterworks ;
- (2) dig wells and do any other necessary acts ;
- (3) take on lease or hire or purchase any waterworks or right to take or convey water either within or without their district ; and
- (4) contract with any person for a supply of water ;
- (5) construct reservoirs and carry mains ;
- (6) charge water rates and rents ;
- (7) supply water by meter, and punish fraud in connection therewith ;
- (8) supply the authority of an adjoining district ;
- (9) supply water for public baths, or trading or manufacturing purposes ;
- (10) take proceedings against any person responsible, to prevent pollution of streams ;
- (11) close polluted wells, tanks, cisterns, or pumps on the order of the local magistrates ;

Sec. 55 provides that water supplied by a local authority shall be pure and wholesome, and may be a constant supply at high pressure.

Sec. 66 states the duty of the urban council to provide fire plugs, and indicate the position thereof.

House owners must provide water supply to tenants.

Sec. 62 empowers local authorities to compel the owner of any house within their district to furnish it with a proper supply of water, provided that the cost does not exceed—

- (a) the water rate authorised by any local Act in force in the district ;
- (b) twopence a week where there is no local Act ; or
- (c) such other cost as the Local Government Board may determine to be reasonable.

The expenses where the work is done by the local authority in default of the owner may be charged on the property as private improvement expenses.

CELLAR DWELLINGS.

Sec. 71 prohibits the letting or occupation separately as a dwelling of any cellar, vault, or underground room built or rebuilt after 1875, or any such room which was not lawfully so let or occupied in 1875.

Sec. 72 provides that any existing cellar still allowed to be occupied, must comply with the following regulations :—

- (a) It must be at least 7ft. high, and 3ft. of its height must be above the surface of the street or ground adjoining or nearest to it.
- (b) It must have an open area along its whole frontage 2ft. 6in. wide, and extending upwards from 6 inches below the level of the floor to the surface of the street.
- (c) It must be properly drained, and provided with a refuse receptacle and a proper convenience.
- (d) It must have a fireplace and chimney.
- (e) It must have a window containing at least 9 square feet, unobstructed by steps, and capable of being opened.

Sec. 73 imposes a penalty not exceeding 20s. a day, for illegal occupation of cellar dwellings.

Sec. 74 defines "occupation as a dwelling" to include any cellar in which any person passes the night.

Sec. 75 empowers the magistrates to direct the permanent closing of any cellar in respect of which there have been two convictions within three months.

COMMON LODGING HOUSES.

Secs. 76 to 79 make it compulsory on every local authority to keep a register of common lodging houses ; prohibit the keeping of a common lodging house unless both the house and the keeper are duly registered ; empower the local authority to refuse a license where either the house or the keeper are deemed to be unsatisfactory ; and authorise the fixing up of a notice with the words "registered lodging house" on the outside.

Sec. 80 compels all local authorities to make byelaws—

- (1) Fixing and from time to time varying the number of lodgers who may be received into a common lodging house.
- (2) Providing for the separation of the sexes therein.
- (3) For promoting cleanliness and ventilation in such houses.
- (4) For the giving of notices and the taking precautions in the case of any infectious disease.
- (5) Generally for the well-ordering of such houses.

Sec. 82 compels the keepers of such houses to limewash the walls and ceilings, to the satisfaction of the local authority, in the first week of April and October, subject to a penalty not exceeding 40s.

Secs. 83 to 88 provide—

- (1) That keepers may be compelled to report on schedules furnished by the local authority, certain particulars as to beggars and vagrants resorting to the house.
- (2) That keepers shall give immediate notice of cases of infectious disease to the medical officer of health and to the poor law relieving officer.
- (3) That officers of the local authority shall have free access at all times to all parts of such houses.
- (4) That three convictions under this Act shall, at the option of the court, disqualify any person as the keeper of a common lodging house.

HOUSES LET IN LODGINGS.

Sec. 90, as modified by **sec. 8** of the Housing Act, 1885, empowers the local authority to make byelaws for all or any part of their district with respect to houses or parts of houses let in lodgings or occupied by members of more than one family. The byelaws may provide with respect to such dwellings—

- (1) For fixing and from time to time varying the number of persons who may occupy them ;
- (2) For the separation of the sexes ;
- (3) For the registration and inspection of such dwellings ;
- (4) For enforcing drainage and privy accommodation ;
- (5) For promoting cleanliness and ventilation ;
- (6) For their cleansing and whitewashing at stated times of the year ;
- (7) For the paving of the courts and courtyards thereof ;
- (8) For the giving of notices and the taking of precautions in the case of any infectious disease.

NUISANCES.

What are nuisances.

Sec. 91 defines nuisances as—

- (1) Any premises in such a state as to be a nuisance or injurious to health.
- (2) Any pool, ditch, gutter, watercourse, privy, urinal, cesspool, drain, or ashpit so foul or in such a state as to be a nuisance or injurious to health.
- (3) Any animal so kept as to be a nuisance or injurious to health.
- (4) Any accumulation or deposit which is a nuisance or injurious to health.
- (5) Any house or part of a house so overcrowded as to be dangerous or injurious to the health of the inmates, whether or not members of the same family.
- (6) Any chimney (not being the chimney of a private dwelling house) sending forth black smoke in such quantity as to be a nuisance.

Inspection of district for nuisances.

Sec. 92 provides that it shall be the duty of every local authority to cause to be made from time to time, inspection of their district with a view to ascertain what nuisances exist calling for abatement under the powers of this Act, and to enforce the provisions of this Act in order to abate the same.

Who may give information of nuisances to local authority.

Sec. 93 provides that information of any nuisance under this Act in any district may be given to the local authority by—

- (1) Any person aggrieved thereby ;
- (2) Any two inhabitant householders of such district ;
- (3) Any officer of such authority ;
- (4) The relieving officer of such district ;
- (5) Any constable or officer of the police force of such district.

Service of notice by local authorities.

Sec. 94 provides that on the receipt of any information respecting the existence of a nuisance, the local authority shall, if satisfied of the existence of a nuisance, serve a notice on the person by whose act, default, or sufferance the nuisance arises or continues, requiring him to abate the same within a specified time, and to execute such works and do such things as may be necessary for that purpose. Where the nuisance arises from the want or defective construction of any structural convenience, the notice should be served on the owner. Where neither the owner nor the occupier are responsible, the local authority may themselves abate the nuisance.

If the notices of the local authority are disregarded.

Sec. 95 requires the local authority to lay a complaint before a justice when any of the requisitions of their notice to abate a nuisance have not been complied with, or if the nuisance, though abated, is likely to recur on the same premises. The justice shall thereupon issue a summons requiring the person on whom the notice was served to appear before the local magistrates.

Sec. 96 empowers the local magistrates' court to impose a penalty not exceeding £5 and costs, and also to make an order requiring the persons who have disregarded the notice of the local authority

- (a) To comply with all or any of the requisitions of the notice ; or
- (b) To otherwise abate the nuisance within a specified time, and if required, to execute such works as will prevent the recurrence of the nuisance.

Sec. 97 empowers the local magistrates to prohibit the use of any house or building which, in the judgment of the court, is rendered unfit for habitation by the existence of a nuisance, until by a further order of the court, the house or building is declared fit for habitation.

Penalty for disobeying order of court.

Sec. 98 imposes a penalty not exceeding 10/- per day for disobedience of an order of the court relating to the abatement of a nuisance, and 20/- per day for disobeying an order prohibiting occupation of a house. It also empowers the local authority to enter the premises, abate the nuisance, and recover the expenses thereof in a summary manner from the person on whom the order is made.

Appeal to Quarter Sessions.

Sec. 99 provides for an appeal to the court of quarter sessions against an order of the local magistrates, and a stay of other proceedings in the meantime.

Power of entry of local authority.

Sec. 102 provides for the admission of any officers of the local authority into any premises—

- (a) For the purpose of examining as to the existence of any nuisances thereon ;
- (b) At any time between 9 in the morning and 6 in the evening until the nuisance is abated ;
- (c) If admission is refused, complaint on oath must be made to any justice after giving notice in writing to the person having custody of the premises, and such justice may by order under his hand require such person to admit any officer of the local authority, or (sec. 103) in default be liable to a penalty not exceeding £5.

Costs and expenses of execution of provisions relating to nuisances.

Sec. 104 provides that all reasonable costs and expenses incurred in—

- (a) Making a complaint, or giving notice ; or
- (b) Obtaining an order of the court or any justice ; or
- (c) Carrying the same into effect,

shall be deemed to be money paid for the use and at the request of the person on whom the order is made, or if no order is made then of the person by whose act or default the nuisance was caused. Where this is the owner, the expenses may be recovered from any person who is for the time being owner of such premises.

Other provisions are—

- (1) Costs and expenses shall not exceed one year's rackrent of the premises.
- (2) They may be recovered in a summary manner and may be apportioned by the court among several persons responsible.
- (3) They may be recovered gradually from the occupier, who must deduct them from time to time out of his rent, but need not pay at any one time more than he owes in rent.
- (4) Owners can contract out of this section as to responsibility.

Power of individual to complain to a justice of a nuisance.

Sec. 105 provides that complaint may be made to a justice in the case of any nuisance on any premises within the district of any local authority by—

- (1) Any person aggrieved thereby ;
- (2) Any inhabitant of such district ;
- (3) Any owner of premises within such district.

Proceedings shall be had thereupon with the like incidents, consequences, penalties, and orders as in the case of a complaint by a local authority. The court may, however—

- (a) Adjourn the hearing of the summons for a compulsory examination of the premises ;
- (b) Authorise any constable or other person to carry out the order with the like powers and restrictions of an officer of the local authority.

Local Government Board may authorise police officer to take proceedings.

Sec. 106 provides that where a local authority has made default in doing their duty in relation to nuisances under this Act, the Local Government Board may authorise any local officer of police to take the necessary proceedings.

Proceedings in superior court when local court ineffective.

If in the opinion of the local authority summary proceedings would afford an inadequate remedy, they may cause proceedings to be taken against any person in any superior court of law or equity to enforce the abatement or prohibition of any nuisance under this Act.

Sec. 108 enables a local authority whose district is suffering from a nuisance wholly or partly arising in another district, to take proceedings in the court of such other district against the person causing or permitting the nuisance.

Overcrowding—closing order after two convictions.

Sec. 109.—Where two convictions within three months have taken place under the provisions of any Act relating to the overcrowding of a house, the local police court, on the application of the local authority, may close such house for such period as the court may deem necessary.

STREETS.

Sec. 149 vests in the local authority all streets which are highways repairable by the inhabitants at large, and throws upon such authority the duty of causing such streets to be properly levelled, paved, metalled, flagged, channelled, altered, repaired, protected, and cleaned.

Sec. 150 provides that where "Private Streets" (*i.e.*, streets constructed by private individuals and not dedicated to or repaired and cleaned by the local authority) are not properly constructed, lighted, maintained, or cleaned by "the owners" of property therein, the local authority may compel the owners to put the street into proper condition in all or any of the foregoing respects, and in default the local authority may execute the whole of the necessary works themselves, charging the expenses on the respective owners in proportion to the extent and value of their property. In either case the work has to be done in accordance with plans and specifications approved by the surveyor to the local authority.

Sec. 152 empowers the local authority to declare such streets to be highways repairable by the inhabitants at large, unless a majority of the owners object thereto in writing.

Sec. 154 enables town and urban district councils to purchase any premises for the purpose of widening, opening, enlarging, or otherwise improving any street, or making any new street.

Secs. 154 to 156 empower local authorities—

to purchase premises for improving existing streets or (with the consent of the Local Government Board) making any new street (**sec. 154**);

to prescribe a building line in accordance with which houses pulled down shall be rebuilt after compensation settled by arbitration in case of dispute (**sec. 155**);

to prohibit the bringing forward of any house or building or any part thereof beyond the front wall of the house or building on either side thereof. Penalty 40s. per day (**sec. 156**).

NEW BUILDINGS—BYELAWS.

Sec. 157 empowers every urban authority to make byelaws with respect to—

- (1) The level, width, and construction of new streets, and the provisions for the sewerage thereof—
- (2) The structure of walls, foundations, roofs, and chimneys of new buildings for securing stability and the prevention of fires and for purposes of health;
- (3) The sufficiency of the space about buildings to secure a free circulation of air, and with respect to the ventilation of buildings;
- (4) The drainage of buildings, the water-closets, earth-closets, privies, ash-pits, and cesspools in connection with buildings, and to the closing of buildings or parts of buildings unfit for human habitation, and to prohibition of their use for such habitation.

What is a new building?

Sec. 159 defines a “new building” for the purposes of this Act to be—

- (a) Any building pulled down to or below the ground floor;
- (b) Any frame building of which only the framework is left down to the ground floor;
- (c) Any building not originally constructed for human habitation which is converted into a dwelling house;
- (d) Any single dwelling house converted into more than one dwelling house.

BORROWING POWERS.

Sec. 233 provides that any local authority may, with the sanction of the Local Government Board, borrow or reborrow any sums of money necessary for defraying any costs, charges, or expenses incurred by them in the execution of this Act. An urban authority may do so on the credit of any fund or all or any of their rates under this Act, and they may mortgage such funds or rates as security for the loan.

A rural authority may do so—

- (a) On the credit of the common fund if intended to be applied to general expenses of such authority.
- (b) On the credit of the rates out of which “special expenses” are payable if intended to be applied to “special expenses.”

Regulations as to borrowing powers.

Sec. 234 provides—

- (1) That money shall not be borrowed except for what the Local Government Board may determine to be permanent works.

- (2) **The total debt of the authority under the Sanitary Acts shall not at any time exceed the assessable value for two years of the premises assessable within the district.**
- (3) **Where the debt exceeds one year's assessable value, a local inquiry by a Local Government Board Inspector is imperative.**
- (4) **The money may be borrowed for any such time not exceeding sixty years as the local authority with the sanction of the Local Government Board may determine in each case.**
- (5) **The loan must be discharged either by paying off equal annual instalments of principal and interest, or by investing annually such sums as will at compound interest form a sinking fund sufficient to pay off all the debt at the end of the period.**

Sec. 235 empowers a local authority to borrow on the credit of its sewage land and plant up to three-fourths of the purchase money, and such powers shall be distinct from and in addition to the general borrowing powers conferred by this Act.

Secs. 236 to 239 deal with the mortgages in respect of loans, and provide for their form (**sec. 236**), registration (**sec. 237**), transfer (**sec. 238**), and recovery by appointment of a receiver in certain cases (**sec. 239**).

Secs. 240 and 241 provide for the granting and registration of rentcharges on premises in respect of advances made by any person for private improvement expenses under this Act.

Loans from the Public Works Loan Commissioners.

Secs. 242 and 243 empower the Public Works Loans Commissioners to lend to local authorities on the recommendation of the Local Government Board upon the following conditions :—

- (1) For a period not exceeding fifty years.
- (2) Interest at such rate as may, in the judgment of the commissioners of the Treasury, be necessary in order to enable the loan to be made without loss to the Exchequer.
- (3) In determining the period of the loan, the Local Government Board shall have regard to the probable duration and continuing utility of the works in respect of which the same is required.

Sec. 244 confers similar powers of borrowing within the limits of their duties upon Joint Boards and Port Sanitary Authorities.

LOCAL GOVERNMENT BOARD INQUIRIES.

Sec. 293 empowers the Local Government Board to make such inquiries as they see fit in relation to any matters concerning the public health in any place, or any matters with respect to which their sanction or approval or consent is required by this Act.

Costs.

Sec. 294 empowers the Local Government Board to make orders as to the parties by whom or the rates out of which such costs shall be borne.

Sec. 295 makes all Local Government Board orders in pursuance of this Act binding and conclusive.

Powers of Local Government Board Inspectors.

Sec. 296 empowers inspectors of the Local Government Board to have full powers—

- (1) For calling and examining witnesses ;
- (2) For the production of papers and accounts ; and
- (3) For the inspection of places and matters required to be inspected (c. f. Powers of Poor Law Inspectors).

PUBLIC HEALTH ACT, 1875.

FORMS.

FORM A.

FORM OF STATUTORY NOTICE BY LOCAL AUTHORITY REQUIRING ABATEMENT OF NUISANCE.

To [person causing the nuisance, or owner or occupier of the premises whereon the nuisance exists, as the case may be].

Take notice that under the provisions of the Public Health Act, 1875, the [describe the local authority] being satisfied of the existence of a nuisance at [describe premises or place where the nuisance exists], arising from [describe the cause of nuisance, for instance, want of a privy or drain; or for further instance, a ditch or drain so foul as to be a nuisance or injurious to health; or for further instance, swine kept so as to be a nuisance or injurious to health], do hereby require you within

from the service of this notice to abate the same, and for that purpose to [state any things required to be done or works to be executed].

If you make default in complying with the requisitions of this notice, or if the said nuisance, though abated, is likely to recur, a summons will be issued requiring your attendance to answer a complaint which will be made to a court of summary jurisdiction for enforcing the abatement of the nuisance, and prohibiting a recurrence thereof, and for recovering the costs and penalties that may be incurred thereby.

Dated this day of 18 .

Signature of officer }
of local authority }

FORM B.

FORM OF SUMMONS FOR DISREGARDING NOTICE OF LOCAL AUTHORITY.

Summons.

To the owner or occupier of [describe premises], situated at [insert such a description as may be sufficient to identify the premises], or to A.B. of

County of [or borough] You are required to appear before [describe the court of
of , or district] summary jurisdiction], at the petty sessions [or court] holden
of , or as the at on the day of next,
case may be] to wit. at the hour of in the noon,
to answer the complaint this day made to me by
that in or on the premises above mentioned [or in or on certain premises situated at
No. in the street in the parish of or such other description
or reference as may be sufficient to identify the premises], in the district under the
Public Health Act, 1875, of [describe the local authority], the following nuisance exists
[describing it, as the case may be], and that the said nuisance is caused by the act, or
default of the occupier [or owner] of the said premises, or by you A.B. [or in case
the nuisance be discontinued, but likely to be repeated, say, there existed recently, to
wit, on or about the day of on the premises, the following
nuisance [describe the nuisance] and that the said nuisance was caused [etc.], and
although the same has since the last-mentioned day been abated or discontinued,
there is reasonable ground to consider that the same or the like nuisance is likely to
recur on the said premises].

Given under my hand and seal this day of 18 .

J.S. (L.S.)

FORM C.

**FORM OF ORDER BY JUSTICES COURT FOR ABATEMENT OR
PROHIBITION OF NUISANCE.**

To the owner [or occupier] of [describe the premises] situated [give such description as may be sufficient to identify the premises], or to A.B. of

County of [or borough, etc., of] } WHEREAS on the day of
district of } complaint was made before , Esquire,
[or as the case may be]. } one of Her Majesty's justices of the peace acting in and for
[or as the case may be], by } the county [or other jurisdiction] stated in the margin,
situated at } that in or on certain premises
in the district under the public Health Act, 1875, of [describe the local authority], the following nuisance then existed [describing it]; and that the said nuisance was caused by the act or default of the owner [or occupier] of the said premises [or was caused by A.B.] [If the nuisance has been removed, say, the following nuisance existed on or about [the day the nuisance was ascertained to exist], and that the said nuisance was caused, etc., and although the same is now removed, the same or the like nuisance is likely to recur on the same premises].

And whereas the owner [or occupier] within the meaning of the said Public Health Act, 1875, [or the said A.B.,] hath this day appeared before us [(or me) describing the court], to answer the matter of the said complaint [or in case the party charged do not appear, say, and whereas it hath been this day proved to our (or my) satisfaction that a true copy of a summons requiring the owner [or occupier] of the said premises [or the said A.B.] to appear this day before us [or me] hath been duly served according to the said Act.

Now on proof here had before us [or me] that the nuisance so complained of doth exist on the said premises, and that the same is caused by the act or default of the owner [or occupier] of the said premises [or by the said A.B.], we [or I], in pursuance of the said Act, do order the said owner [or occupier, or A.B.], within [specify the time] from the service of this order or a true copy thereof according to the said Act [here specify any things required to be done or works to be executed, as, for instance, to provide for the cleanly and wholesome keeping of, or, to remove the animal kept so as to be a nuisance or injurious to health; or, for further instance, to cleanse, whitewash, purify, and disinfect the said dwelling house; or, for further instance, to construct a privy or drain, etc.; or, for further instance, to cleanse, or to cover, or to fill up the said cesspool, etc.], so that the same shall no longer be a nuisance or injurious to health as aforesaid.

[And if it appear to the court that the nuisance is likely to recur on the premises say [And we] [or I] being satisfied that, notwithstanding the said cause or causes of nuisances may be removed under this order, the same is or are likely to recur, do therefore prohibit the said owner [or occupier, or A.B.], from [here insert the matter of the prohibition, as, for instance,] from using the said house or building for human habitation until the same, in our [or my] judgment, is rendered fit for that purpose].

In case the nuisance were removed before complaint, say, Now on proof here had before us [or me] that at or recently before the time of making the said complaint, to wit, on as aforesaid, the cause of the nuisance complained of did exist on the said premises, but that the same hath since been removed, yet, notwithstanding such removal, we [or I] being satisfied that it is likely that the same or the like nuisance will recur on the said premises, do hereby prohibit [order of prohibition]; and if this order of prohibition be infringed, then we [or I] [order on local authority to do works].

Given under the hands and seals of us, [or the hand and seal of me, describing the court].

This

day of

18 .

J.S. (L.S.)

J.S. (L.S.)

FORM F.

ORDER OF JUSTICE FOR ADMISSION OF OFFICER OF LOCAL AUTHORITY.

WHEREAS [describe the local authority] have by their officer [naming him] made application to me, *A.B.*, one of Her Majesty's justices of the peace having jurisdiction in and for [describe the place], and the said officer has made oath to me that demand has been made pursuant to the provisions of the Public Health Act, 1875, for admission to [describe situation of premises so as to identify them], for the purpose of [describe the purpose, as the case may be,] and that such demand has been refused.

Now, therefore, I, the said *A.B.*, do hereby require you [name the person having custody of the premises], to admit the said [name the local authority], [or the officer of the said local authority], to the said premises, for the purpose aforesaid.

Given, etc. (as in last form).

FORM G.

FORM OF NOTICE REQUIRING OWNER TO SEWER, ETC., PRIVATE STREET.

To _____ the owner of certain premises fronting, adjoining, or abutting on a certain street called _____ within the district of [describe the local authority].

Whereas the said street is not sewered, levelled, paved, flagged, and channelled to the satisfaction of the above-named [local authority]; and whereas your said premises front, adjoin, or abut on certain parts of the said street which require to be sewered, levelled, paved, flagged, and channelled: Now, therefore, the said [local authority] hereby give you notice (in pursuance of the Public Health Act, 1875), to sewer, level, pave, flag, and channel the same within the space of [state the time] from the date hereof, in manner following: (that is to say) the sewers to be laid or made [here describe the mode to be adopted and material to be used], of the sizes and forms, and at the rate or rates of inclination shown on the plans and sections of the works as prepared by the surveyor of the [local authority].

Every gully for surface draining, and its connexion with the sewer, to be placed as shown on the said plans, and to be constructed of the forms, materials, and dimensions as shown on the said plans.

A foundation for the carriageway and footway in the said street to be formed in the following manner [here describe the mode to be adopted and the material to be used], and the said carriageway and footway to be paved [here describe the mode to be adopted and the material to be used].

The channel stones to be [here describe the mode to be adopted and the material to be used]. The curb or side stones to be [here describe the mode to be adopted and the material to be used].

The whole of the above-mentioned works to be executed by you in accordance with the plans and sections hereinbefore referred to, and now lying for inspection by you at the office of the [local authority], situate in _____ street, in aforesaid, and the dimensions, widths, and levels shown thereon, and to be done in a good, workmanlike, and substantial manner, to the satisfaction of the said [local authority], or their surveyor.

Dated this

day of

18 .

Clerk to the said [local authority].

PUBLIC HEALTH ACTS AMENDMENT ACT, 1890.

Part III of this Act has to be first adopted.

Secs. 3, 16, 17, and 47 impose penalties for passing various injurious matters into public sewers.

Sec. 21 empowers local authorities to enforce the proper cleansing and maintenance of the "walls, floors, seats, or fittings" of any sanitary convenience used in common by the occupiers of two or more separate dwellings, and renders each of them liable to a penalty of 10/-, and a daily penalty not exceeding 5/- for default.

Sec. 23 extends **sec. 157** of the Public Health Act, 1875, so as to empower every urban authority to make byelaws with respect to the following matters :—

- (1) The keeping waterclosets supplied with sufficient water for flushing ;
- (2) The structure of floors, hearths, and staircases, and the height of rooms intended to be used for human habitation ;
- (3) The paving of yards and open spaces in connection with dwelling houses ;
- (4) The provision of secondary means of access in connection with the laying out of new streets.

Any byelaws under **sec. 157** as above extended with regard to the drainage of buildings, and to waterclosets, earthclosets, privies, ashpits, and cesspools in connection with buildings, and the keeping waterclosets supplied with sufficient water for flushing, may be made so as to affect buildings erected **before the times mentioned** in the said section.

Sec. 24 prohibits the occupation of rooms over "privies" as dwellings or sleeping rooms or workrooms under a penalty of 40/-, and a daily penalty of 10/-.

Sec. 25 prohibits building on sites made up of unhealthy deposits.

Sec. 26 enables an urban authority to make byelaws for regulating or preventing the removal or carriage through the streets of any offen-ive or noxious matter or liquid.

Sec. 26 provides that where any court or passage leading to the back of several buildings in separate occupations (and not being a highway repairable by the inhabitants at large) is not regularly and effectually swept and kept clean and free from rubbish or other accumulation to the satisfaction of the urban authority, the urban authority may, if they think fit, cause to be swept and cleaned such court or passage.

The expenses thereof shall be apportioned between the occupiers of the buildings by the surveyor of the urban authority, subject to an appeal to petty sessions, and may be recovered summarily.

Byelaws may be made to prevent buildings being altered in such a way that if at first so constructed they would have contravened the byelaws.

Rural district councils are empowered to make certain series of byelaws without an order of the Local Government Board, as required by the Public Health Act, 1875.

MODEL BYELAWS.

[Where no clause is mentioned, the reference is to the Supplemental Byelaws under the Public Health Act, 1890. The figures as to thickness of walls and size of timbers, etc. (pp. 83-90), are subject to local modifications. Those given here are taken from the Richmond Byelaws, which are, on the average, about as stringent as any on these points].

NEW STREETS AND BUILDINGS.

DEFINITIONS.

(Clause 1).

Base, applied to a wall, means the underside of the course immediately above the footings.

Topmost storey means the uppermost storey in a building, whether constructed wholly or partly in the roof or not, and whether used or constructed or adapted for human habitation or not.

Party Wall means—

- (a) A wall forming part of a building and being used or constructed to be used in any part of the height or length of such wall for separation of adjoining buildings belonging to different owners, or occupied or constructed or adapted to be occupied by different persons; or
- (b) A wall forming part of a building and standing in any part of the length of such wall to a greater extent than the projection of the footings on one side on grounds of different owners.

External Wall means an outer wall of a building not being a party wall, even though adjoining to a wall of another building.

Dwelling House means a building used or constructed or adapted to be used wholly or principally for human habitation.

Width, applied to a new street, means the whole extent of space intended to be used . . . measured at right angles to the course or direction of such street.

“Good Cement Concrete shall mean . . . at least one part of good Portland cement thoroughly incorporated with six parts of clean ballast and sharp sand.”

“Good Mortar shall mean . . . good lime and clean sharp sand or grit mixed in the proportion of one of lime to three of sand or grit.”

NEW STREETS.

New Streets must have widths as follows—

Front Streets.—Carriage roads (including all front streets over 100 feet long), minimum total width, 36 feet. Other front streets, minimum total width, 24 feet.

Back Streets.—Width may be regulated by a bylaw under sec. 23 (1), Public Health Act (Amendment) Act, 1890, providing for a width of—

13 feet if under 100 yards long;

16 feet if over 100 yards long. [Clauses 4, 5, 6, and 6 (a)].

Construction of Streets.—Carriage roads must have—

- (a) Carriageway 24 feet wide;
- (b) Height of crown not less than $\frac{3}{8}$ to $\frac{3}{4}$ of an inch for every foot of width;
- (c) Footway not less than $\frac{1}{6}$ th total width of street;
- (d) Slope of footway, $\frac{1}{4}$ to $\frac{1}{2}$ of an inch for every foot of width;
- (e) Height of kerb above channel, between 3 and 7 inches;
- (f) Entrance at one end of the full width of street. [Clauses 7 and 8].

SITE.

If any site has been filled up with any material impregnated with faecal or animal or vegetable matter, it must be properly removed or excavated before building is allowed. [Clause 9]. The whole ground surface to be covered—

- (a) With good bituminous asphalte, at least 1 inch thick, on a layer of good cement concrete, 3 inches thick; or
- (b) With a layer of good cement concrete, rammed solid, at least 6 inches thick. [Clause 10].

CONSTRUCTION OF BUILDINGS—WALLS.

Foundations.—Every wall must rest on proper footings.

(1) The footings must rest on—

- (a) Solid undisturbed gravel; or
- (b) Good concrete, not less than 12 inches in thickness; or
- (c) Some other solid sub-structure as a foundation. [Clause 16].

- (2) At their widest part they must project half the thickness of the wall on either side of its base, and diminish in regular offsets upwards.
- (3) They must be equal in height to at least two-thirds of the thickness of the wall. [Clause 15].

Damp Course.—Every wall must have a proper damp course below the level of the lowest timbers, and not less than 6 inches above the surface of the ground adjoining. [Clause 17].

Basement Walls.—Walls below the surface of the ground shall be double, with an intervening cavity of $2\frac{1}{2}$ inches. [Proviso to Clause 17].

Materials for Walls must be of good bricks, stone, or other hard and incombustible material, properly bonded, and solidly put together with good mortar or with good cement, or with good cement and clean sharp sand or grit, mixed in the proportion of one of cement to five of sand or grit. [Clause 11].

Tile-hung Walls.—Detached or semi-detached houses of two or more storeys, 15 feet from other buildings, may have external walls of two topmost storeys made of timber framing, filled in with $4\frac{1}{2}$ inches of brickwork covered with "weather tiling," if the wall of the storey below is of the thickness required by the byelaws.

Timber-framed buildings may only be erected on the following conditions—

- (a) The building shall be at least 15 feet from any adjoining building not being in the same curtilage ;
- (b) The timber framing shall be properly put together, and the spaces between completely filled in with brickwork ;
- (c) A thickness of at least $4\frac{1}{2}$ inches shall be placed at the back of every portion of timber, and properly bonded to the brickwork between the timbers ;
- (d) A block of not more than three houses may be constructed as above if separated by party walls projecting at least 1 inch in front of any timber framing in any adjoining external wall. [Proviso to Clause 11].

Walls must be plumb.—No part of a wall, except a mere architectural ornament or a proper corbel, shall overhang any part beneath it. [Clause 13].

Hollow walls may be constructed on the following conditions—

- (1) The cavity between shall not exceed 3 inches ;
- (2) The inner and outer parts of the wall shall be securely tied with suitable bonding ties, not more than 3 feet apart horizontally, and 18 inches vertically ;
- (3) The thickness of each wall shall be at least $4\frac{1}{2}$ inches ;
- (4) All woodwork in the cavity shall be completely protected by a layer of material impervious to moisture. [Proviso to Clause 11].

The Height of Walls must be measured from the base to the highest part of the wall, or in the case of a gable, to half the height of the gable. [Clause 18].

The Length of Walls must be measured from the centre of one return wall to the centre of another. [Clause 18].

THICKNESS OF WALLS—(DOMESTIC BUILDINGS).

[From Richmond Byelaws—slightly modified from Model Byelaws].

The Thickness of Walls must depend upon—

- (a) Their height and length ;
- (b) The material of which they are constructed.

The minimum thicknesses for brick walls are as follows, cement concrete and rubble masonry being one-third thicker in each case. [Clause 22 (a)] :—

HEIGHT OF WALL.	LENGTH OF WALL.	MINIMUM THICKNESS.
Not over 25 feet	Not over 30 feet	9 inches (if only two-storeys).
" 25 "	" 30 "	{ If more than two storeys 13½ inches below the topmost storey; 9 inches the rest of its height.
" 30 "	" 30 "	do. do. do. do.
" 40 "	30 to 35 feet	do. do. do. do.
" 50 "	Not over 30 feet	do. do. do. do.
" 40 "	30 to 45 feet	{ 18 inches for one storey; 13½ inches below the topmost storey; 9 inches for the rest of its height.
" 50 "	30 to 45 "	do. do. do. do.
" 60 "	Not over 30 feet	{ 18 inches for one storey; 13½ inches for rest of its height.
" 50 "	45 to 50 feet	{ 22½ inches for one storey; 18 inches next storey; 13½ inches for rest of its height.
" 60 "	Not over 50 feet	{ 18 inches for two storeys; 13½ inches for rest of its height.
" 60 "	Over 50 feet	{ 22½ inches for one storey; 18 inches for next two storeys; 13½ inches for rest of its height.
60 to 70 feet	Not over 45 feet	do. do. do. do.
60 to 70 "	Over 45 feet	{ 27 inches for one storey; 22½ inches for next two storeys; 18 inches for next storey; 13½ inches for rest of its height.
70 to 80 "	Not over 45 feet	{ 22½ inches for one storey; 18 inches for next three storeys; 13½ inches for rest of height.

[Clause 19].

PARTY WALLS.

Party Walls at Roof.—The party wall of each house must be carried up—

(a) In some districts 15 inches above the roof. [Clause 26].

(b) In some districts for buildings not over 30 feet high, at least as high as the under side of the slates or other covering of the roof. [Clause 26 (a)].

In either case no woodwork of any description must extend upon or across any part of such wall.

Parapets, or walls carried through the roof, must be properly coped and otherwise protected so as to prevent water running down or soaking into any wall. [Clause 27].

Party Walls must not have any openings in them nor any recess less than 9 inches thick at the back, nor any bond timber, nor any wood, plate, nor the end of any bressummer, beam, or joint less than 4 inches distant from the centre of the wall. [*Clauses 28, 31, 32, and 34*].

CHIMNEYS.

Chimneys must have—

- (a) Footings and foundations similar to walls.
- (b) Sufficient corbels if corbelled out on upper storeys.
- (c) Flues rendered or pargeted as the work is carried up.
- (d) Flues enclosed with brickwork at least $4\frac{1}{2}$ inches thick.
- (e) Openings with sufficient arch of brick or stone or a bar of wrought iron above.
- (f) Jambs at least 9 inches wide each side of chimney opening.
- (g) Hearths 6 inches wider than the chimney openings and 18 inches in front of chimney breasts; of incombustible materials 7 inches thick; carried on brick trimmer arch or iron or stone bearers on upper floors.
- (h) Backs in party wall of kitchen 9 inches thick for a height of 6 feet above the opening; in other cases, if opening from the hearth to a height of 12 inches above opening, must be $4\frac{1}{2}$ inches thick for an external wall and 9 inches thick elsewhere.
- (i) Brickwork 9 inches thick on upper side of raking flues over 45 degrees.
- (j) Minimum height of 3 feet above highest part of roof.
- (k) Maximum height not greater than 6 times their least width.
- (l) No woodwork unduly near to the inside of a smoke pipe. [*Clauses 36-51*].

ROOFS AND TIMBERS.

Roofing must be Incombustible.—The external covering of every flat and roof, etc., shall be of slates, tiles, metal, or other incombustible materials. [*Clause 52*].

Rainwater Gutters must be provided for every roof. [*Clause 52 (a)*].

Timbers in Roofs and Floors.—The strength of timbers shall be estimated by multiplying the depth in inches by itself, and then the product by the breadth in inches. In some cases greater dimensions may be required, if necessary, to secure due stability. The normal distances apart shall be as follows:—

Floor joists	- 15 inches.	Floor beams	- 10 feet.
Rafters	- 15 inches.	Purlins	- 6 to 9 feet.

If stronger timbers are used these distances may be proportionately reduced, and if weaker timbers are used these distances must be proportionately increased.

These strengths shall apply to fir or pine of sound and good quality.

SCANTLINGS:—

Purlins in all Roofs.

Clear bearing not exceeding:		Distance apart not exceeding:		
	6ft.		7ft. 6in.	9ft.
6ft. 6in.	... 5in. by 3in.	... 5½in. by 3in.	... 6in. by 3in.	
8ft. 6in.	... 5½in. by 4in.	... 6in. by 4in.	... 6½in. by 4in.	
10ft. 6in.	... 7in. by 4in.	... 8in. by 4in.	... 9in. by 4in.	
12ft. 6in.	... 9in. by 4½in.	... 10in. by 4in.	... 11in. by 4in.	
14ft. 6in.	... 11in. by 4½in.	... 11in. by 5in.	... 12in. by 5in.	

Common Rafters in all Roofs.

Clear bearing not exceeding :	Size of Rafter :
6ft. ...	3in. by 2in.
7ft. 6in. ...	4in. by 2in.
9ft. ...	5in. by 2in.

Joists in Floors of Domestic Buildings.

Clear bearing not exceeding :	Size of Joist :
4ft. ...	3½in. by 2in.
6ft. ...	4in. by 2in.
9ft. ...	6in. by 2in.
12ft. ...	7in. by 2in.
15ft. ...	9in. by 2in.
18ft. ...	11in. by 2½in.
21ft. ...	11in. by 3in.

Beams in Floors of Domestic Buildings.

Clear bearing not exceeding :	Size of Beam :
10ft. ...	9in. by 6in.
12ft. ...	10in. by 7in.
14ft. ...	11in. by 8in.
16ft. ...	12in. by 9in.
18ft. ...	13in. by 10in.
20ft. ...	14in. by 11in.

OPEN SPACE ROUND BUILDINGS.

There shall be a clear open space—

- (a) In front of every house, **at least 24 feet**, measured at right angles to the boundary of any premises immediately opposite. [Clause 53].
- (b) At the rear of every house **at least 150 square feet** in area, and with a depth proportionate to the height of the house as follows:—

Height of Building.	Depth of Rear Space.
Under 15 feet	10 feet.
Over 15 feet and under 25 feet ...	15 "
" 25 " " 35 " ...	20 "
" 35 "	25 " [Clause 54].

VENTILATION.

- (a) There must be a clear space of 3 inches under the lowest floor, thoroughly ventilated. [Clause 56].
- (b) Every habitable room shall be ventilated either by a fireplace and flue or by a sufficient aperture with a clear sectional area of **at least 100 square inches**. [Clause 58].
- (c) Every habitable room shall have **window openings** directly into the external air, with a total area equal to at least **one-tenth of the floor area** of each room, and so constructed that one half (extending to the top of the window) may be opened. [Clause 57].

Height of Rooms shall be not less than 8 feet 6 inch in the clear. Attic bedrooms must be not less than 5 feet high in any part, and for two-thirds of floor area not less than 9 feet high.

DRAINAGE.

Damp Sites shall be drained by suitable earthenware field pipes in the subsoil. [Clause 60].

Basements must be kept above the drainage level of the streets. [Clause 61].

Yards shall be paved with impervious pavement.

Waste and Rainwater Drains, with eaves, gutters, and down-pipes thereto, must be provided for every house. [Clause 60 (a)].

Drains must be constructed as follows [Clauses 61 to 66]:—

- (a) Of good sound pipes, formed of glazed stoneware or other suitable material ;
- (b) Of not less than 4 inches internal diameter, if used for sewage ;
- (c) No right-angled junction, either horizontal or vertical ;
- (d) Properly laid with a suitable fall, and, where necessary, in a bed of good concrete carried halfway up the sides, with a thickness equal to the diameter of the drain, and a width double its diameter ;
- (e) All inlets must be properly trapped.

- (f) Intercepting traps with means of access must be provided, on the premises, as near as may be to the sewer, and as far as may be from the building ;
 - (g) At least two untrapped openings must be provided—one for a fresh air inlet and the other for a ventilating pipe outlet, properly protected by a grating, and with a diameter of not less than four inches—as far as may be from each other, and ventilating either with or against the flow of the drain ;
 - (h) If under house, at least 6 inches of concrete round pipes.
- Soil Pipes** must be outside the building, at least 4 inches in diameter, without diminution, except where unavoidable, without bends or angles, and with a safe outlet for sewer air. They may be adapted for ventshafts of drains, with which they must be connected without any traps, except that of the water-closet. [Clause 66].

Rainwater Pipes must be disconnected from drains, and have their discharging ends open to the air.

Waste Pipes from baths, sinks, lavatories, cisterns, etc., must discharge in the open air over a channel leading to a trapped gully grating at least 18 inches distant, and must have an efficient syphon trap with an inlet for cleansing. [Clause 66].

WATER CLOSETS, EARTH CLOSETS, PRIVIES, ASHPITS, AND CESSPOOLS.

(Not limited to new buildings).

Water Closets and Earth Closets—

- (a) In a building must have at least one side an external wall. [Clause 67].
- (b) Must have a window of at least 2 square feet, opening directly into the external air, and at least one air brick or air shaft. [Clause 68].

Water Closets must not have a D trap, but must have—

- (1) A suitable apparatus for the effectual application of water to the pan and its effectual flushing and cleansing (mere hand flushing will not suffice).
 - (2) A pan of non-absorbent material so constructed as to cleanse readily by the flush of water.
- (The “long hopper” and pan closet are prohibited—the “wash-out” is doubtful).
- (3) A separate and adequate supply cistern. [Clause 69].

Earth Closets must have an adequate receptacle for dry earth or other deodorizing substance, and suitable means or apparatus for its application to the closet pan. [Clause 70]. If the receptacle for filth be fixed, it must be provided with ready access for emptying, and its capacity must not exceed 40 cubic feet. It must be fixed so that its bottom is 3 inches above the ground, and there must be no absorption or leakage of the contents. It must not be exposed to any rainfall or to the drainage of any waste water or liquid refuse. [Clause 72].

Privies [Clauses 73 to 79] must be—

- (a) At least 6 feet from any dwelling house.
- (b) At least 30 feet from any well, spring, or stream likely to be used for drinking water.
- (c) So constructed as to admit of being readily cleansed without the contents being carried through the house.
- (d) Ventilated near the top into the external air.
- (e) Constructed with a floor of non-absorbent material 6 inches above the ground, and with a fall towards the door of $\frac{1}{2}$ inch to the foot.
- (f) Constructed with a seat, all or part of which may be readily removed.
- (g) If with a moveable receptacle, provided with a flagged or asphalted floor beneath the seat 3 inches above the ground, and with sides at least 9 inch thick rendered in good cement or asphalted, and also with a seat so constructed as to readily admit of a receptacle containing not more than 2 cubic feet, being placed so that no filth shall fall or be cast elsewhere than in the receptacle.

- (h) If with a fixed receptacle, provided with a means or apparatus for the frequent and effectual application thereto of ashes, dust, or dry refuse, and so constructed as to prevent absorption or leakage of any part of its contents, and so that it may not be exposed to any rainfall, waste water, or liquid refuse, nor connected with any drain.

Receptacles for Ashes must be moveable where required, and must be provided with a capacity sufficient to contain one week's accumulation of refuse, and must, if practicable, be placed so as to avoid the necessity of carrying the contents through the house when being emptied. [Clauses 80 to 85].

Cesspools [Clauses 86 to 89] must be—

- (a) At least 30 feet from the house.
- (b) At least 60 feet from any well, etc., likely to be used for drinking purposes.
- (c) Properly covered over and provided with adequate means of ventilation and ready means of access or cleansing, without the contents being carried through the house.
- (d) Constructed of good brickwork in cement properly rendered inside with cement and with a backing of 9 inches of well puddled clay around and beneath such brickwork.

Water Supply to Closet.—The occupier of any premises must cause the water closet to be at all times properly supplied with a sufficient quantity of water for the proper flushing thereof. [See sec. 23 *Public Health (Amendment) Act, 1890*].

BUILDINGS UNFIT FOR HUMAN HABITATION.

The sanitary authority, after giving notice to the owner and hearing his objections, may declare any building or part of a building unfit for human habitation, and may prohibit its use by a closing order if the building is not made fit for habitation. [Clause 90].

(This byelaw can only affect buildings erected after the time mentioned in the proviso to sec. 157 (4), Public Health Act, 1875. No order of the court is required under this byelaw).

PLANS, AND LAYING OUT OF NEW ESTATES, STREETS, AND BUILDINGS.

Plans and notices, duly signed, must be sent to the clerk or surveyor of the council—

- (1) By any person who shall intend to lay out a **new street**, giving—
 - (a) Plan at least 1 inch to 44 feet;
 - (b) Names of owners of land of street;
 - (c) Level, width, relative position, size of lots, and inclination of streets;
 - (d) Height, class, and nature of buildings;
 - (e) Height of division wall and fences. [Clause 91].
- (2) By any person who shall intend to erect a new building, giving—
 - (a) Plan at least 1 inch to 8 feet; intended mode of drainage and water supply;
 - (b) Dimensions, position, and form of all parts and appurtenances of the building; description of materials to be used;
 - (c) Line, size, depth, inclination, and ventilation of each drain; the level of the lowest floor. [Clause 92].

Notice must first be sent to the surveyor—

- (a) Of the date when a new building or estate is to be begun;
- (b) Before covering up any sewer, drain, or foundation [Clause 93];
(If this byelaw is not complied with, the work may be pulled down at the cost of the builder).
- (c) On the completion of the building, etc., so that he may have access at any reasonable time for **inspection**, which may, moreover, be performed by the surveyor at all reasonable times during the construction of the building. [Clauses 94 and 95].

Buildings may be pulled down after notice to builder, if begun or put up in contravention of byelaws. [Clause 99].

(This is subject, however, to secs. 157 and 158 of the Public Health Act, 1875).

VITAL STATISTICS.—Death Rates.—England and Wales.

Table showing for English Counties and three divisions of Wales (1) Population; (2) Percentage of overcrowding in 1891 on the Census basis of two persons to a room; (3) Death-rate per 1000 from all causes; (4) from diseases of the respiratory organs; (5) from phthisis; (6) from the seven principal zymotic diseases; (7) Infant mortality, *i.e.*, deaths of infants under one year of age per 1000 births:—

DISTRICT.	Population, 1901.	Percentage of over- crowding. Census, 1891	Average annual death-rates per 1000 of the population.				Infant Mortality. Deaths under one year of age per 1000 births, 1890-1899.
			All causes, 1890-1899.	Diseases of Re- spiratory Organs, 1890-1899.	Phthisis, 1900.	Seven principal Zymotic Diseases 1890-1899.	
ENGLAND AND WALES	32,261,013	11	18·3	3·43	1·33	2·16	153
London	4,536,063	19	19·4	3·98	1·71	2·72	160
Surrey	718,397	2	14·6	2·27	1·13	1·42	121
Kent	934,865	3	15·6	2·38	1·25	1·66	129
Sussex	605,763	3	15·4	2·33	1·25	1·41	118
Hampshire	769,602	2	16·2	2·45	1·48	1·54	126
Berkshire	283,536	5	15·4	2·39	1·05	1·20	113
Middlesex	810,213	5	14·8	2·54	1·02	2·13	138
Hertfordshire	239,747	5	15·6	2·38	1·37	1·31	110
Buckingham	173,060	5	15·4	2·53	0·87	1·30	114
Oxfordshire	186,767	7	15·9	2·54	0·95	1·15	115
Northamptonshire	348,924	5	16·1	2·56	1·07	1·63	135
Huntingdonshire	46,755	6	16·3	2·66	0·89	1·20	118
Bedfordshire	174,958	4	16·0	2·35	1·15	1·51	127
Cambridgeshire	200,681	6	16·4	2·43	1·23	1·30	125
Essex	1,062,452	5	16·1	2·82	1·10	2·26	139
Suffolk	361,856	6	16·7	2·56	1·26	1·43	121
Norfolk	467,614	6	17·4	2·47	1·11	1·65	142
Wiltshire	263,921	6	15·7	2·71	1·01	1·01	103
Dorsetshire	199,994	5	15·6	2·62	0·93	0·97	102
Devonshire	663,827	10	17·5	3·10	1·26	1·47	131
Cornwall	319,214	6	18·0	2·88	1·27	1·55	143
Somersetshire	466,126	4	16·4	2·82	1·00	1·25	115
Gloucestershire	648,476	6	17·3	3·13	1·16	1·56	132
Herefordshire	112,564	3	17·3	2·82	0·95	0·90	113
Shropshire	259,093	10	16·7	2·67	1·05	1·10	115
Staffordshire	1,251,888	10	19·5	3·93	1·07	2·50	171
Worcestershire	500,792	8	16·3	2·94	1·00	1·56	143
Warwickshire	906,451	11	19·2	3·77	1·46	2·44	168
Leicestershire	440,907	3	17·4	2·85	1·06	2·38	165
Rutlandshire	20,742	7	15·0	2·36	0·62	0·85	111
Lincolnshire	492,948	4	16·8	2·57	1·06	1·54	143
Nottinghamshire	596,668	4	17·7	3·17	1·19	2·16	161
Derbyshire	490,886	6	17·4	3·08	1·02	1·86	145
Cheshire	796,188	7	18·4	3·41	1·18	2·06	157
Lancashire	4,437,398	9	21·3	4·68	1·54	2·82	179
West Riding, York	2,766,215	16	19·1	3·92	1·30	2·23	164
East Riding „	454,271	6	19·1	3·10	1·27	2·57	162
North Riding „	375,909	9	19·8	3·13	1·19	1·70	145
Durham	1,194,442	34	19·3	3·48	1·40	2·50	167
Northumberland	602,859	38	19·4	2·90	1·68	2·00	159
Cumberland	266,921	13	18·3	2·96	1·20	1·50	129
Westmoreland	64,411	4	15·8	2·10	0·85	0·89	106
Monmouthshire	316,875	9	18·8	3·99	0·95	2·10	153
South Wales	1,229,225	8	19·4	3·57	1·33	2·12	163
North Wales	465,611	8	18·9	3·11	1·61	1·30	133

Death Rates.—Scotland.

Table giving similar information to that in the preceding table, with regard to five typical districts and eight large towns in Scotland, for the year 1900:—

District.	Population.	Death Rate All Causes, 1900.	Death Rate Respiratory Diseases, 1900.	Phthisis.—Death Rate, 1900.	Death Rate, Seven principal Zymotic Diseases	Infant Mortality, Deaths under one year of age per 1000 births.
Scotland - - -	4,436,958	18·5	3·42	1·66	2·49	142
Principal Town Districts - - -	1,828,594	20·1	4·19	1·88	2·77	170
Large Town Districts - - -	586,563	18·8	3·49	1·69	2·59	151
Small Town Districts - - -	940,985	17·4	2·88	1·47	2·28	132
Mainland Rural Districts - - -	960,501	16·5	2·56	1·39	2·03	95
Insular Rural Districts - - -	120,315	*18·2	2·22	1·82	*3·23	78
Town						
Glasgow - - -	622,345	21·7	4·96	1·98	3·32	172
Edinburgh - - -	198,669	18·9	3·18	1·90	2·26	154
Dundee - - -	162,100	21·1	4·82	2·13	2·28	199
Aberdeen - - -	143,722	18·9	3·30	1·75	2·59	177
Leith - - -	97,551	16·0	2·78	1·93	1·40	135
Paisley - - -	79,355	20·5	3·71	1·67	3·13	144
Greenock - - -	67,645	19·1	3·28	1·60	2·85	152
Perth - - -	32,872	21·6	3·83	2·08	2·51	145

* Exceptionally high.

Death Rates in Foreign Countries.			Death Rates in Foreign Cities.				
	Average annual death-rate for 25 years, 1875-1899.	Death-rate, all causes, 1900.		Death-rates, all causes, 1891-1900	Death-rates, all causes, 1901.	Six principal epidemic diseases	Phthisis death rate.
Spain - - -	30·4	29·4	London - - -	19·6	17·2	1·93	1·71
Hungary - - -	32·7	26·9	Paris - - -	20·6	18·6	1·07	*·
Austria - - -	28·8	25·4	Brussels - - -	18·7	15·8	0·97	2·45
Italy - - -	26·7	23·7	Amsterdam - - -	17·9	15·2	0·87	—
German Empire - - -	24·4	22·1	Copenhagen - - -	18·8	18·1	1·28	1·86
France - - -	22·0	21·9	Stockholm - - -	18·4	16·8	1·73	2·63
Prussia - - -	23·9	21·8	S. Petersburg - - -	28·3	24·1	3·35	*
Switzerland - - -	20·8	19·3	Berlin - - -	19·0	18·0	1·30	*
Belgium - - -	20·3	19·3	Vienna - - -	22·3	19·7	1·54	*
Ireland - - -	18·1	19·6	Rome - - -	19·8	20·0	1·25	*
England and Wales - - -	19·3	18·2	New York - - -	21·7	20·0	1·66	2·23
Netherlands - - -	20·6	17·8					
Denmark - - -	18·5	16·9					
Sweden - - -	17·1	16·8					
Norway - - -	16·7	15·8					

* In all these cases the Phthisis death rate is higher than that of London, and in some cases double.

The Phthisis death-rates in foreign countries are, as a rule, higher than in England. Russia, Austria, Hungary, and France have averaged over 3 per 1000; Sweden, Germany, Switzerland, the Netherlands, and urban districts in the United States, over 2 per 1000. The death-rate in Milan was 3·2, but in the villages round about only 1·4 per 1000.

COMPARISON OF DEATH RATES IN VARIOUS DISTRICTS (1901).

Three groups of towns, each containing about the same total of inhabitants:—

	Population.	Death-rate.		Population.	Death-rate.
Hornsey -	72,756	8'6	Merthyr Tydvil -	69,495	26'0
Willesden -	116,179	12'0	Wigan -	60,918	24'0
Croydon -	134,697	12'9	Liverpool -	686,454	22'3
Leyton -	99,815	12'9	Manchester -	544,923	22'1
Walthamstow -	96,356	13'6			
Tottenham -	103,330	13'8		1,361,790	
Hastings -	65,600	13'6			
Reading -	72,533	14'3	Newcastle -	215,972	21'9
Northampton -	86,770	14'6	Salford -	221,563	21'7
Derby -	106,121	15'2	Gateshead -	110,521	21'6
Cardiff -	165,245	15'8	Sunderland -	146,461	21'4
Leicester -	212,537	15'9	Middlesbrough -	91,711	21'6
			Hanley -	61,745	21'1
	1,331,939		Birmingham -	523,391	20'5
				1,371,364	

Districts having varying proportions of back-to-back houses and varying widths of streets (from "Public Health and Housing," Dr. J. F. J. Sykes). It will be noticed that in proportion to the increased percentage of back-to-back houses and the narrowness of the streets, the death-rates of all kinds increase:—

	Population.	Mortality per 1000 population.				
		All causes.	Lung diseases excluding phthisis.	Phthisis.	Principal zymotic diseases.	Diarrhoea only.
Dr. Tatham (Salford, 1879-83)—						
I.—NO back-to-back houses -	8,713	27'5	6'6	2'8	4'5	1'42
II.—23 per cent. back-to-back houses -	11,749	29'2	7'8	3'3	4'8	1'55
III.—56 per cent. ditto -	11,405	30'5	7'9	3'6	6'2	2'12
I.—NO back-to-back houses -	54,264	26'1	5'7	2'7	4'9	1'54
II.—18 per cent. back-to-back houses -	8,773	29'1	7'5	2'7	4'9	1'85
III.—50 per cent. ditto -	4,380	37'3	8'6	4'5	7'6	2'83
Dr. H. Niven (Manchester, 1891-4)						
Selected districts, all houses -	75,233	30'3	8'2	2'7	4'0	1'6
" " back-to-back houses -	9,726	37'0	9'7	3'0	6'0	2'6
Dr. H. Jones (Shipley, 1887-92)—						
Through houses (Saltaire) -	4,218	15'6	3'6	2'7	1'08	0'22
Whole district of Shipley -	16,000	16'2	4'0	2'3	1'7	0'22
Back-to-back in 75ft. streets -	2,200	18'1	4'9	2'8	1'3	0'22
" " 45ft. " -	1,245	22'5	5'7	4'1	1'8	0'4
" " 30ft. " -	710	28'1	7'4	4'6	2'9	0'84
" " total -	4,155	21'1	5'1	3'4	1'7	0'40
Dr. A. Evans (Bradford, 1890-2)—						
Six wards under 60 per cent. back-to-back -	202,975	19'8	—	1'71	—	0'36
Nine wards over 60 per cent. ditto -		23'7	—	1'93	—	0'83
Dr. J. Sykes (S. Pancras, 1890-2)—						
Stable dwellings -	2,766	27'4	8'0	2'28	4'8	1'66

31 **Privy Midden Towns** (*i.e.*, where the number of privy middens exceeds 5 per cent. of the population) and 25 **Water Closet Towns** :—

	Population.	Death-rate all causes.	Fever death-rate.	Diarrhoea death-rate.
31 Privy Midden Towns	- 3,651,086	18·8	0·24	1·50
25 Water Closet Towns	- 7,766,661	16·6	0·14	0·93

English “town” districts and “country” districts—mean of ten years, 1890-1899 :—

	Population.	Acreeage.	Death-rate all causes.	Infant mortality.
England and Wales	- 32,261,013	37,326,962	18·3	153
Town Districts	- 22,121,720	4,223,075	19·1	164
Country Districts-	- 10,139,293	33,103,887	16·7	138

CENSUS RETURNS, 1901.

Census definition of a “House” and a “Tenement.”

“All the space within the external and party walls of a building is to be considered a separate house by however many families living in distinct tenements or apartments it may be occupied.”

“By a tenement is to be understood any house or part of a house separately occupied either by the owner or by a tenant.”

England and Wales.

Year.	Population.	Inhabited houses.	Families.
1881	25,974,439	4,831,519	5,633,192
1891	29,002,525	5,451,497	6,131,001
1901	32,326,075	6,266,496	7,048,303

Urban districts, 25,054,628 equal 77 per cent. of whole as compared with 75 in 1891.

Rural districts, 7,471,242 equal 23 per cent. of whole as compared with 25 in 1891.

Scotland.

Families.	Inhabited houses.	Population.	Rooms.
969,318	925,723	4,472,000	3,022,077

Ireland.—Population, 1891, 4,704,750; 1901, 4,458,775.

Inhabited houses decreased between 1891 and 1901 from 870,578 to 858,158 equal 1·4 per cent.

Administrative County of London.

Population, 4,536,541; total tenements, 1,019,546.

	No. of tenements.	Percentage of tenements.	Total occupants.	Persons more than two to a room.
One room	- 149,524	14·7	304,874	147,771
Two rooms	- 201,431	19·8	701,203	296,659
Three rooms	- 181,542	17·8	752,221	187,619
Four rooms	- 139,533	13·7	691,491	94,047
	672,030	66·0	2,449,789	726,096

London contains 74,839 statute acres, and has a population of 4,536,541, nearly five-fold that in 1801.

The lowest rate of increase has been that for the decennial period just ended.

There has been an excess of births over deaths of 491,000, but the actual increase has been only 308,224, so that the loss by migration exceeded 180,000.

Greater London has increased by over 947,000, to which the County of London only contributed 308,000, and the districts outside the county boundary 639,000.

Houses in Great Britain, 1900.

Report of Inland Revenue Commissioners.

Houses not liable to duty :—

Annual value under £10	equal	3,219,815
„ £10 and under £15	equal	1,512,191
„ £15 and under £20	„	737,240
		<hr/> 5,469,246
Houses and other buildings charged to duty (over £20 annual value) or not used as dwelling-houses	-	2,203,602
		<hr/> Total houses, etc. - - 7,672,848

FRESH AIR AND VENTILATION.

Composition of Air by Volume.—Oxygen nearly 21 per cent., Nitrogen 79 per cent., and a small but varying proportion of Carboic Acid Gas, averaging about 0·4 parts per 1000 in ordinary atmospheric air, but varying from 0·3 parts per 1000 in pure mountain air to 1·0, 2·0 and 3·0 parts per 1000 in crowded rooms.

The purest mountain air contains 20·999 volumes per cent. of oxygen; the air of towns about 20·96 per cent.; and that in overcrowded halls 20·65 per cent.

The decrease of the percentage of oxygen, caused by the presence of carboic acid gas, ammonia, water vapour, and suspended solid matter, either organic or mineral, tends to **lower vitality**.

The **greatest amount of carboic acid gas** which may be present in air without harm, is generally taken to be 0·6 parts per 1000. Sir Douglas Galton stated that 1·5 parts **per cent.** produce nausea depression and headache, and 5 parts per cent. is fatal.

Respiration abstracts, oxygen increases carbonic and adds watery vapour, ammonia, and organic matter to the air. The amount of carbonic acid gas given by an adult per hour is 0·6 cubic feet.

Combustion of gas, lamps, and candles, acts in a similar manner. One cubic foot of gas burnt per hour, vitiates as much air as one human being does by respiration.

Respirated air contains about 4·5 per cent. of carbonic acid. Theoretically, an adult will render 1000 cubic feet of air impure in 20 minutes by adding two cubic feet of carbonic acid to each thousand.

Ventilation.—There are many varying standards as to the quantity of air that should be renewed in a room in a given time.

Dr. Whitelegge says that 500 cubic feet per person per hour is the minimum allowance, and that 1000 cubic feet per person in most rooms is sufficient, if passing through at a velocity not greater than 5 feet per second.

Sir Douglas Galton has put the minimum at 1,000 cubic feet per person per hour.

Other authorities require as much as 1,800 cubic feet per person per hour.

A good practical rule is to keep rooms so that the air gives no precipitate when 10½ oz. bottleful is shaken with half an ounce of clear lime water. This will indicate that there is less than 0·46 per cent. of carbonic acid gas.

Ventilating Inlets.—Dr. Corfield says, that for an ordinary room inlets with a sectional area of 24 square inches per person should be allowed for ventilating purposes.

Hood gives the following practical rule for ordinary rooms with good fire-places, according to circumstances, as under :—

Size of Room. ft. ft.	Number of Occupants.	Number of Gas Burners.	Size of Ventilator. in. in.
10 × 10	2 or 3	2	9 × 3
16 × 12	3 or 4	3	9 × 6
20 × 16	4 or 5	4	9 × 9

TABLE OF INFECTIOUS DISEASES.

Adapted from the form prepared by Dr. J. H. Crocker, Medical Officer of Health, for use in the Borough of Richmond (Surrey).

	Incubation period (during this period the person may be quite well).	Onset and Early Symptoms.	Later Symptoms.	Date of the Definite Illness on which the Eruption		Period of Infection ceases.	Period of Quarantine required after the latest exposure to infection.
				Appears.	Begins to fade.		
Chicken Pox	- 10 to 16 days	Red spots, watery pimples	Spots turning to blisters and dry- ing up	1st day and 3 fol- lowing days	About 4th	When every scab has fallen off	20 days
Diphtheria	- 2 to 10 days	Gradual—loss of colour and appetite, sore throat, cough, and hoarseness sometimes	Grey patches ap- pear in mouth, on the tongue or back of throat	No rash	..	In 4 weeks, if no dis- charges and no albu- min, and bacterio- logical examination of nose and throat be negative	12 days
German Measles	- 7 to 18 days or even longer	Rash, weakness, and pain in back of neck	Red raised spots— face, wrists, and ankles—causing itching	2nd to 4th	4th to 7th	In not less than 10 days from appearance of the rash	20 days
Measles	- 10 to 14 days	Gradual—like a feverish cold, sneezing, water- ing of eyes, and cough	Dull, red, raised spots in groups on face and near roots of hair	4th day. The pa- tient is highly infectious for 2 days before the rash appears	5th to 7th	In not less than 2 weeks from appearance of the rash	16 to 21 days
Mumps	- 10 to 22 days	Sudden—with chilli- ness, loss of appetite, pains near jaws and ears	Swelling below the ears and jaws	...	...	In not less than 3 weeks, and then only when 1 week has elapsed, since subsidence of all swelling	24 days

Scarlet Fever	1 to 8 days, usually 3 to 5	Sudden—high fever, vomiting, burning skin, sore throat	Many small bright red points on chest, thighs, and back	2nd	5th	When desquamation and sore throat and albuminuria disappear, but never in less than 6 weeks	10 days
Small Pox	12 to 14 days	Sudden—with shivering, vomiting, drowsiness, pains in head and back, sometimes convulsions	Hard red spots— blisters in two or three days	3rd to 4th	9th to 10th	When every scab has disappeared	16 days
Typhoid Fever	7 to 21 days, usually 10 to 14	Gradual—weakness, night fevers, drowsiness, and loss of appetite	Few rose-coloured spots, coming in daily crops	8th to 9th	21st	...	...
Typhus	5 to 14, very variable	Sudden—frontal headache, weakness, pains in back and limbs, high temperature	Dirty pink patches of spots, disappearing on pressure, and afterwards becoming darker	5th	14th	After 4 weeks	14 days
Whooping Cough	7 to 14 days	Gradual—like a feverish cold—cough	Fits of coughing, especially at night-time	A cough may exist, but the characteristic whooping may not appear for 3 weeks, although the patient is before then infectious	...	In 5 weeks from the commencement, provided all characteristic spasmodic cough and whooping have ceased for at least 2 weeks	21 days

HOUSING REFORM ASSOCIATIONS.

One hopeful feature of recent housing progress in Great Britain is the growth in numbers, influence, and energy of societies, whose object is to secure reforms along all or some of the lines mentioned in the foregoing pages. A list of these may be useful.

The National Housing Reform Council.

Secretary: H. R. ALDRIDGE, 432, Strand, W.C. *Treasurer:* Alex. Wilkie.

Executive Committee: North East Coast—Hugh Boyle, T. H. Dobson, John Johnson, Alex. Wilkie. Yorkshire—W. G. Millington, Tom Shaw. Lancashire and District—G. D. Kelley, J. Hodge. Midlands—F. Spires, J. G. Hancock, W. B. Hornidge. Southern Counties—G. N. Barnes, W. Mosses, W. Thompson. South Western England—J. Curle. South Wales—J. Jenkins.

This body has done a great amount of work in organising large and successful Housing Conferences, on non-party lines, all over the country from Plymouth to Dundee, attended by representatives of several millions of members of organised bodies, including Town Councils, District Councils, Co-operative Societies, Trade Unions, Christian Social Unions, Diocesan Committees, Sanitary Associations, and Housing Societies of all kinds. The object of these gatherings has been to educate public opinion and to stimulate local authorities, so that the fullest possible use may be made of existing housing sanitary legislation. It has also strongly supported the demand that Parliament shall take off the municipalities those shackles which prevent them from carrying out housing schemes in a thoroughly satisfactory manner. In addition to its own meetings and conferences the Society has helped to organise numerous Public Meetings and to form, or affiliate, Housing Committees in many provincial towns. These are now too many in number to mention here, but the following large and active Committees call for special mention:

Housing Reform Council for the West of Scotland.

Chairman: George Carson. *Treasurer:* George Smith.

Secretary: WILLIAM CUMMING, 34, Findlay Drive, Dennistown, Glasgow.

Liverpool Housing Association.

President: Mr. John Edwards.

Lecturers: Messrs. T. Cooke, S. Reeve. A. C. Thomas, J. Carey, and Rev. J. Thornton.

Secretary: Mr. JAMES HOLT, 50, Cardigan Street, Wavertree, Liverpool.

Three Towns Associations for the Better Housing of the Working Classes.

Hon. Secretary: Mr. ARTHUR T. GRINDLEY, 23, Gifford Place, Plymouth.

Derby Housing Association.

Hon. Secretary: Mr. T. TAYLOR, 13, Pittar Street, Derby.

Dundee and District Housing Reform Council.

President: Professor Steggall.

Secretary: Councillor WILLIAM SMITH, 12, Blyth Street, Dundee.

York Health and Housing Reform Association.

Organising Secretary and Health Visitor: Miss HUTCHINSON, 63, Gillygate, York.

Stockton and Thornton Housing Reform Council.

Secretary: HENRY WALL, 10, Park Terrace, Thornaby-on-Tees.

Coventry Housing Reform Council.

Secretary: Mr. S. G. POOLE, 156, Stoney Stanton Road, Coventry.

In addition, County Committees working in Northumberland, Durham, and Leicestershire are affiliated to the National Housing Reform Council.

Other Societies are:—The Workmen's National Housing Council, Secretary: Ald. Fred. Knee, 10, Red Lion Court, Fleet Street, E.C.; The Garden City Association, Secretary, Mr. Thos. Adams, 347-351, Birkbeck Bank Chambers, London; The Mansion House Council on the Dwellings of the Poor, Secretary, Jno. Hames Esq., 31, Imperial Buildings, Ludgate Circus, E.C.; The Committee for Securing Improved Locomotion in London, Secretary, Mr. Russell Hart, 9, Adelphi Terrace, London, W.C.

CHEAP BUILDING AT LIVERPOOL.

Concrete Tenement Houses.—The Liverpool City Council have recently (February, 1903) adopted a novel scheme for building, in Eldon Street, twelve cheap three-room dwellings as an experiment, at an estimated cost of £1,230, or about £100 per tenement of three rooms. It need scarcely be said that if these dwellings turn out as anticipated, a big step forward will have been taken in the direction of housing the very poor in crowded centres of population.

The following description of the dwellings, from the report of Mr. J. A. Brodie, the city engineer, will give a good idea of the salient features of the scheme.

The site upon which the buildings will be erected contains 413 square yards, and this space is laid out as follows:—Buildings, 234 square yards; open space, 179 square yards.

Description of Dwellings.—The building consists of three floors, on each of which four tenements are arranged.

Each tenement comprises a living room, 15ft. by 10ft. 3in., and two bedrooms, averaging 7ft. 4in. by 14ft. 3in., the height of the rooms from the floor to the ceiling being 10ft. The floors will be covered with $\frac{3}{4}$ in. boards or other suitable material laid on the concrete.

Each tenement is provided with a separate entrance doorway from the balcony facing the street.

The stairs and balconies are on the front elevation, and open to full view from the street, with the object of avoiding the evils of common stairs and passages within the buildings.

As the roof is practically flat—the slope being that usually allowed as crossfall for flagged footwalks—a stair has been provided for the roof, which, being surrounded by parapet walls and made waterproof, can be used for washhouses and drying-ground, or, if desired, as a playground.

Materials and Method of Construction.—The materials to be used in the construction of foundations, walls, floors, roofs, etc., of these tenements will be crushed clinker from the refuse destructors and Portland cement, with a small proportion of embedded steel or iron.

The crushed clinker and cement will be mixed in proper proportions at the destructor depot, and filled into moulds to form slabs from 9 to 14 inches thick, each slab representing a complete side, floor, or roof of a room. The openings for doors, windows, etc., as well as the fire-places and flues, will be formed in the slabs, and projections in the nature of dovetails with their corresponding notches or cavities are provided so that each slab may be dovetailed to each of the slabs with which it comes in contact when erected, the permanent jointing material being cement mortar. The balconies, stairs, balustrades, and the chimneys, where they rise above the roof, are similarly moulded in blocks.

The site of the buildings will be excavated where necessary, and the foundations composed of the same materials filled in situ, brought up to a level surface at the ground level, and allowed to set.

When the various slabs and blocks have matured, they are lifted, placed on waggons behind a traction engine, and removed to the site of the proposed building. They are here lifted from their waggons by an overhead travelling crane, and deposited in their final position in the building.

When the building has been erected, the windows, doors, grates, and fittings are fixed in position, and completed as usual.

Estimate of Cost.—The engineer's estimate of the cost of the scheme is as follows:—

LAND:—		£	s.	d.
413 square yards, at 12s. per square yard	...	247	16	0
Cost of buildings complete, including drainage and finishing open spaces	...	1,230	0	0
Capital expenditure	...	£1,477	16	0
12 tenements (each consisting of three rooms) at 4s. per week, making	...			
a gross rental per annum of...	...	124	16	0
Less:—Allowances for outgoings, say 40 per cent.	...	49	18	0
		£74	17	8

Or equal to a 5 per cent. return on the capital expenditure.

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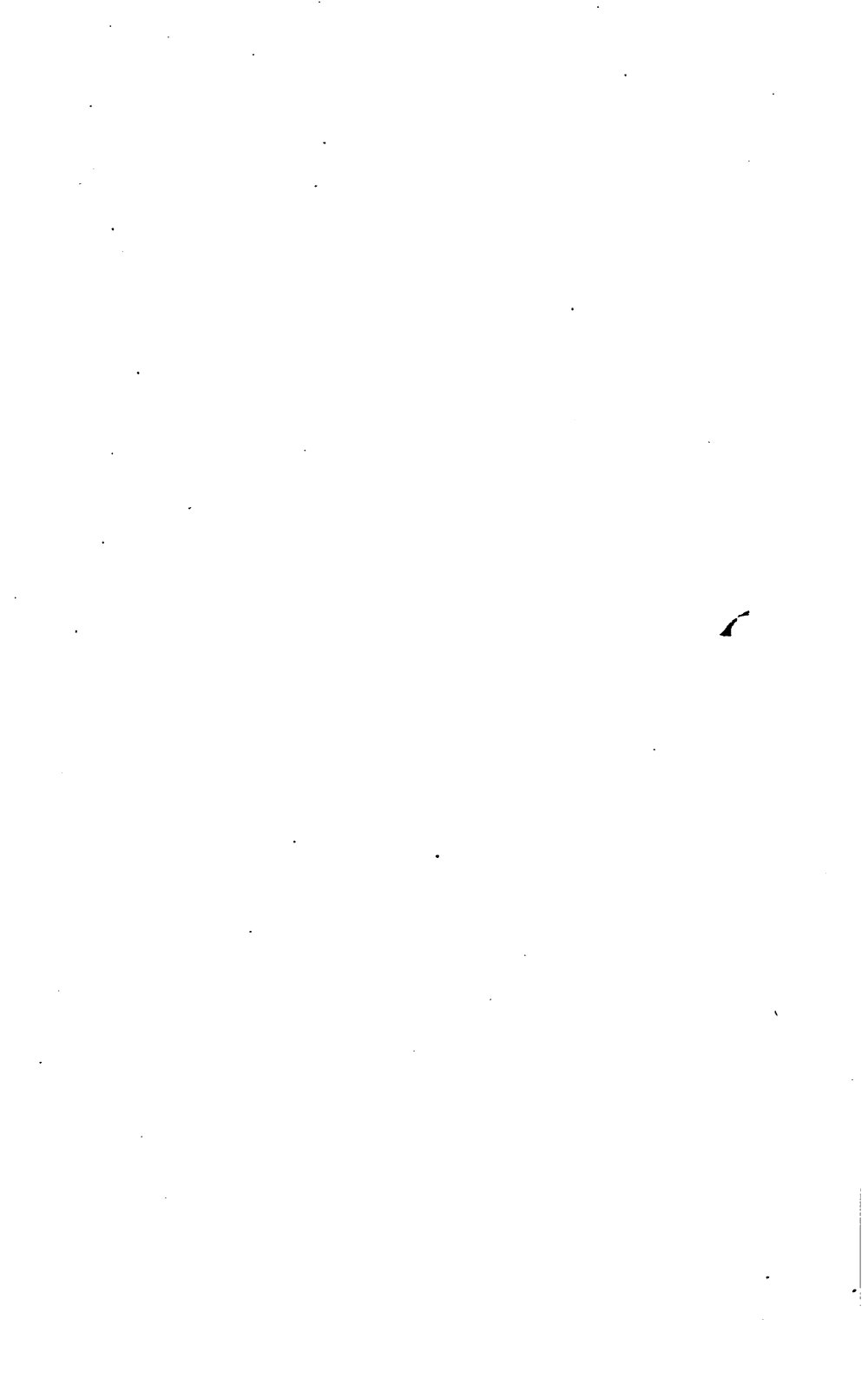
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